1/19/84 S1760-1(u) A

Report of the
DEPARTMENT OF INSURANCE
State of Florida

FOR THE FISCAL YEAR ENDING JUNE 30, 1983

GIVING THE NAMES OF INSURANCE COMPANIES
AND FRATERNAL BENEFIT SOCIETIES AUTHORIZED TO DO
BUSINESS IN FLORIDA WITH A STATEMENT OF THEIR
FINANCIAL CONDITION AND TRANSACTIONS IN THE STATE
OF FLORIDA FOR THE YEAR ENDED DECEMBER 31, 1982
ALSO
ENTRIES AND WITHDRAWALS FROM
JANUARY 1 TO JUNE 30, 1983 INCLUSIVE

BILL GUNTER
STATE TREASURER AND INSURANCE COMMISSIONER

REPORT OF THE
DEPARTMENT OF INSURANCE
STATE OF FLORIDA

FOR THE FISCAL YEAR ENDING JUNE 30, 1983

Bill Gunter

STATE TREASURER AND INSURANCE COMMISSIONER

State Treasurers of Florida

From the Admission of the State into the Union

NAME	DATE OF COMMISSION
Benjamin Byrd	July 26, 1845
William R. Hayward	January 8, 1848
Charles H. Austin	January 24, 1853
Simon B. Conover	August 19, 1868
Charles H. Foster	January 16, 1873
Walter H. Gwynn	January 9, 1877
Henry A. L'Engle	February 1, 1881
E. S. Crill	February 19, 1885
*F. J. Pons	January 8, 1889
E. J. Triay	December 31, 1891
C. B. Collins	January 3, 1893
J. B. Whitfield	June 19, 1897
W. V. Knott	March 1, 1903
*J. C. Luning	February 19, 1912
W. V. Knott	September 28, 1928
*J. Edwin Larson	January 3, 1941
Broward Williams	January 28, 1965
†Thomas D. O'Malley	January 5, 1971
Philip F. Ashler	June 3, 1975
Bill Gunter	November 10, 1976

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*Died in Office.

†Resigned.

This public document was promulgated at an annual cost of $103,791.93 or $25.95 per copy to comply with Sections 624.313 and 624.315, F.S., requiring the Insurance Commissioner to publish an annual report.

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Bill Gunter
STATE TREASURER
INSURANCE COMMISSIONER
FIRE MARSHAL

State of Florida

Department of Insurance and Treasurer

THE CAPITOL
TALLAHASSEE 32301

July 1, 1983

The Honorable Bob Graham
Governor of Florida
Capitol
Tallahassee, Florida 32301

My dear Governor:

As Insurance Commissioner of the State of Florida, I am pleased to submit to you my Annual Report on Insurance in the State for the fiscal year July 1, 1982 to June 30, 1983 as provided for in Chapters 624.313 and 624.315, Florida Statutes. The figures in this Report reflect the financial condition and the importance of the insurance industry in our State. The statistics in this Report are compiled from the December 31, 1982 Annual Statements filed with this Department by insurance companies licensed in the State.

Respectfully submitted,

Bill Gunter

Bill Gunter
Insurance Commissioner
and State Treasurer

An Affirmative Action/Equal Opportunity Employer

List of Insurance Companies Organized Under the Laws of Florida

LIFE COMPANIES

AFRO-AMERICAN LIFE INSURANCE COMPANY
P.O. Box 2140
Jacksonville, Florida 32203
AMERICAN BANKERS LIFE ASSURANCE COMPANY
600 Brickell Avenue
Miami, Florida 33131
AMERICAN FIDELITY LIFE INSURANCE COMPANY
4060 Barrancas Avenue
Pensacola, Florida 32507
AMERICAN FINANCIAL LIFE INSURANCE CO.
636 U.S. Highway 1 P.O. Box 14337
North Palm Beach, Florida 33408
AMERICAN HERITAGE LIFE INSURANCE COMPANY
11 East Forsyth Street
Jacksonville, Florida 32202
AMERICAN PIONEER LIFE INSURANCE COMPANY
P.O. Box 3509
Orlando, Florida 32802
AMERICAN PROTECTORS LIFE INSURANCE CO.
8370 W. Flagler St. Suite 200
Miami, Florida 33144
AMERICAN SECURITY LIFE INSURANCE COMPANY
208 North Laura Street, Suite 1200
Jacksonville, Florida 32202
AMERICAN SUN LIFE INSURANCE COMPANY
2699 Lee Road Southland Building
Winter Park, Florida 32789
AMERICAN UNION LIFE INSURANCE CO.
600 Courtland St. Suite 600
Orlando, Florida 32804
BANKERS LIFE INSURANCE COMPANY OF FLA.
1033 34th Street North
St. Petersburg, Florida 33713
BLUE CROSS AND BLUE SHIELD OF FLA., INC.
P.O. Box 1798
Jacksonville, Florida 32231
BRITISH FIDELITY ASSURANCE LIMITED
P.O. Box 2410
Jacksonville, Florida 32232
CAPITAL INVESTORS LIFE INSURANCE COMPANY
2699 Lee Road
Winter Park, Florida 32789
CAPITOL FIDELITY LIFE INSURANCE COMPANY
751 North Lake Blvd.
North Palm Beach, Florida 33408
CENTRAL LIFE INSURANCE COMPANY OF FLORIDA
P.O. Box 3286
Tampa, Florida 33601
CONGER LIFE INSURANCE COMPANY
5050 Biscayne Boulevard
Miami, Florida 33137
CONSOLIDATED INVESTORS LIFE ASSURANCE CO.
P.O. Box 630583
Miami, Florida 33163
DEPENDABLE LIFE INSURANCE COMPANY
P.O. Box 19030
Jacksonville, Florida 32245-9030
FIRST WOMEN'S LIFE INS. CO.
1720 Harrison Street
Hollywood, Florida 33022
FLORIDA FARM BUREAU LIFE INSURANCE CO.
P.O. Box 730
Gainesville, Florida 32602
FLORIDA GENERAL LIFE INSURANCE COMPANY
1550 Madruga Avenue
Coral Gables, Florida 33146
FLORIDA LIFE INSURANCE COMPANY
6600 S.W. Red Road
Miami, Florida 33143
FOUNDERS LIFE ASSURANCE CO. OF FLORIDA
P.O. Box 1571
Tampa, Florida 33601
GREAT ATLANTIC LIFE INSURANCE COMPANY
2345 Okeechobee Blvd.
West Palm Beach, Florida 33409
GREAT FLORIDA LIFE INSURANCE COMPANY
4700 Biscayne Blvd.
Miami, Florida 33137
GUARANTEE SECURITY LIFE INSURANCE CO.
7948 Baymeadows Way
P.O. Box 17870
Jacksonville, Florida 32216
GULF LIFE GROUP INSURANCE COMPANY
1301 Gulf Life Drive, Suite 553
Jacksonville, Florida 32207
GULF LIFE INSURANCE COMPANY
1301 Gulf Life Drive
Jacksonville, Florida 32207
HAMBURG INTERNATIONAL REINS. CO. (U.S. LIFE BR.)
3751 Maguire Boulevard Suite 151
Orlando, Florida 32803
HOME LIFE FINANCIAL ASSURANCE CORP.
2400 West Bay Drive
Largo, Florida 33540
HUDSON LIFE REASSURANCE CORPORATION
85 Cocoanut Avenue
Sarasota, Florida 33577
INDEPENDENT LIFE & ACCIDENT INSURANCE CO.
One Independent Square
Jacksonville, Florida 32276
INVESTORS LIFE OF FLORIDA INSURANCE CO.
400 North New York Avenue, Suite 106
Winter Park, Florida 32789
LATIN AMERICAN INSURANCE CO. INC.
198 NW 37th Ave. Second Floor
Miami, Florida 33125
MID-STATES LIFE INSURANCE CO. OF AMERICA
709 S. Semoran Blvd.
Orlando, Florida 32807
NATIONAL STANDARD LIFE INS. CO.
P.O. Box 991
Orlando, Florida 32802
NURSES GUARANTEED RETIREMENT LIFE INS. CO.
2175 Kinglsey Unit 204
Orange Park, Florida 32073
ORANGE STATE LIFE & HEALTH INS. CO.
2400 West Bay Drive
Largo, Florida 33540
PENINSULAR LIFE INSURANCE COMPANY
645 Riverside Avenue
Jacksonville, Florida 32204
PROFESSIONAL INSURANCE CORPORATION
135 Riverside Avenue
Jacksonville, Florida 32202
SOUTHEAST LIFE INS. CO. OF FLORIDA
9300 South Dadeland Boulevard, Suite 102
Miami, Florida 33156
SOUTHEASTERN GENERAL LIFE INSURANCE CO.
P.O. Box 3600
Winter Park, Florida 32790
SOUTHERN PROTECTIVE LIFE INSURANCE CO.
1725 Memorial Park Dr.
Jacksonville, Florida 32204
SOUTHERN SECURITY LIFE INSURANCE COMPANY
151 Wymore Road, Suite 450
Altamonte Springs, Florida 32701
STERLING INVESTORS LIFE INSURANCE CO.
3900 South Florida Avenue
Lakeland, Florida 33803

UNITED SUN LIFE INS. CO.
P.O. Box 5767
Lakeland, Florida 33803
VOYAGER LIFE INSURANCE COMPANY
Post Office Box 2918
Jacksonville, Florida 32203

FIRE, CASUALTY & MISCELLANEOUS COMPANIES

ACCREDITED SURETY AND CASUALTY CO., INC.
918 South Orange Avenue
Orlando, Florida 32806
AMERICAN BANKERS INSURANCE COMPANY OF FL.
600 Brickell Avenue
Miami, Florida 33131
AMERICAN FAMILY HOME INSURANCE COMPANY
3418 Swann Ave.
Tampa, Florida 33679
AMERICAN FIRE AND CASUALTY COMPANY
P.O. Box 2753
Orlando, Florida 32802
AMERICAN PIONEER CASUALTY INSURANCE CO.
P.O. Box 3509
Orlando, Florida 32802
AMERICAN PIONEER TITLE INSURANCE COMPANY
P.O. Box 471
Orlando, Florida 32802
AMERICAN RISK ASSURANCE COMPANY
6600 S.W. Red Road
Miami, Florida 33143
AMERICAN SOUTHERN HOME INSURANCE COMPANY
P.O. Box 10475
Tampa, Florida 33679
AMERICAN TITLE INSURANCE COMPANY
1101 Brickell Ave.
Miami, Florida 33131
AMERICAS INSURANCE COMPANY
1 S.E. Third Ave. 2550 Amerifirst Bldg.
Miami, Florida 33131
ATTORNEY'S TITLE INSURANCE FUND
P.O. Box 2671
Orlando, Florida 32802
BANKERS INSURANCE COMPANY
1033 34 Street North
St. Petersburg, Florida 33713
BANKERS STANDARD INSURANCE COMPANY
7771 W. Oakland Park Blvd.
Sunrise, Florida 33340
CAPITAL ASSURANCE COMPANY
P.O. Box 140730
Coral Gables, Florida 33114
CAROLINA CASUALTY INSURANCE COMPANY
1107 Myra Street
Jacksonville, Florida 32204
DEPENDABLE INSURANCE COMPANY, INC.
P.O. Box 19030
Jacksonville, Florida 32245-9030
DIXIE INSURANCE COMPANY
2204 Lakeshore Drive
Birmingham, Alabama 35283
ENNIA GENERAL INS. CO. (U.S. BRANCH)
9700 Northeast 2nd Ave.
Miami Shores, Florida 33153
FLORIDA FARM BUREAU CASUALTY INS. CO.
5700 S.W. 34th Street
Gainesville, Florida 32608
FLORIDA FARM BUREAU MUTUAL INS. CO.
5700 S.W. 34th Street
Gainesville, Florida 32608
FLORIDA INTERNATIONAL INDEMNITY COMPANY
6990 Lake Ellinor Dr., Suite 122
Orlando, Florida 32809
FLORIDA PHYSICIANS' INSURANCE RECIPROCAL
1000 Riverside Avenue
Jacksonville, Florida 32204
FORTUNE INSURANCE COMPANY
2118 Gulf Life Tower
Jacksonville, Florida 32207
GENERAL ELECTRIC MORTGAGE INS. CORP. OF FLORIDA
5415 Mariner Street, Suite 102
Tampa, Florida 33609
GENERAL INSURANCE COMPANY
1815 Purdy Avenue
Miami Beach, Florida 33139
GULF AMERICAN INSURANCE COMPANY
1321 U.S. Hwy. 19A South, Suite 600
Clearwater, Florida 33516
HAMBURG INTERNATIONAL REINSURANCE CO. (U.S. BR)
3751 Maguire Blvd., Suite 151
Orlando, Florida 32803
HARTFORD INSURANCE CO. OF THE SOUTHEAST
200 East Robinson Street
Orlando, Florida 32802
HERALD FIRE INSURANCE COMPANY
One Independent Drive
Jacksonville, Florida 32276
HORACE MANN INSURANCE COMPANY
1840 West 49th Street
Hialeah, Florida 33012
INDEPENDENT FIRE INSURANCE COMPANY
One Independent Drive
Jacksonville, Florida 32276
INSURANCE COMPANY OF FLORIDA
4101 North Andrews Avenue
Fort Lauderdale, Florida 33309-4795
INTERNATIONAL BANKERS INSURANCE CO.
4335 East 11th Avenue
Hialeah, Florida 33013
KENT INSURANCE COMPANY
18191 N.W. 68th Avenue
Hialeah, Florida 33015
LAWYERS PROFESSIONAL LIABILITY INS. CO.
P.O. Box 10400
St. Petersburg, Florida 33733
MARINE REINSURANCE CORPORATION
1815 Purdy Avenue
Miami Beach, Florida 33139
MORRISON ASSURANCE COMPANY, INC.
5109 South Lois Avenue
Tampa, Florida 33681
NATIONAL TITLE INSURANCE COMPANY
151 S.W. 27th Ave.
Miami, Florida 33135
OLD DOMINION INSURANCE COMPANY
615 Park Street
Jacksonville, Florida 32204-2973
OMEGA INSURANCE COMPANY
P.O. Box 41605
Jacksonville, Florida 32203
ORMOND REINSURANCE COMPANY
140 S. Atlantic Ave.
Ormond Beach, Florida 32074
PENINSULAR FIRE INSURANCE COMPANY
661 Riverside Ave.
Jacksonville, Florida 32204
PROGRESSIVE AMERICAN INSURANCE CO.
3802 Coconut Palm Drive
Tampa, Florida 33619
PROGRESSIVE SOUTHEASTERN INSURANCE CO.
3802 Coconut Palm Drive
Tampa, Florida 33619
PROTECTIVE INDEMNITY INS. CO. OF FLA. INC.
1020 E. Lafayette St., Suite 110
Tallahassee, Florida 32301
REPUBLIC MORTGAGE INSURANCE CO. OF FLA.
Tampa International Airport, Suite B 30
Tampa, Florida 33622
RGAF UNDERWRITERS
P.O. Box 2738
Ocala, Florida 32678-2738

SERVICE INSURANCE COMPANY
402-406 12th Street
Bradenton, Florida 33506
SOUTHEAST TITLE AND INSURANCE COMPANY
4176 Burns Road
Palm Beach Gardens, Florida 33410
SOUTHLAND INSURANCE COMPANY
325-A Clematis Street
West Palm Beach, Florida 33401
THOMAS JEFFERSON INSURANCE CO.
One Independent Drive
Jacksonville, Florida 32276
TITLE AND TRUST COMPANY OF FLORIDA
P.O. Box 1438
Jacksonville, Florida 32201
UNIVERSAL CASUALTY INSURANCE COMPANY
2600 Douglas Rd., Suite 1210
Coral Gables, Florida 33134
VOYAGER GUARANTY INSURANCE COMPANY
P.O. Box 2918
Jacksonville, Florida 32203

Company Activities

At June 30, 1983, a total of 1,367 insurance companies were licensed to do business in the State of Florida, consisting of 649 Fire, Casualty, Title or Surety companies, 682 Life companies, 34 Fraternal Benefit Societies, and 1 Hospital Service Corporation. Included in these are 102 Florida companies, consisting of 51 Fire, Casualty, Title or Surety companies, 47 Life companies, and 1 Hospital Service Corporation.

Listed below are the names of those insurance companies that were admitted to Florida during the fiscal year, those insurance companies that withdrew from Florida, those that were reinsured or merged with other companies, and those companies that changed corporate names during the period.

COMPANIES ADMITTED (Fire, Casualty, Surety and Title Insurers, and Reciprocal Exchanges)

Aegis Security Insurance Company, Harrisburg, Pennsylvania (December 20, 1982)
American Southern Home Insurance Company, Tampa, Florida (December 30, 1982)
American Zurich Insurance Company, Schaumburg, Illinois (December 27, 1982)
Aspen Indemnity Corporation, Englewood, Colorado (July 28, 1982)
Cadillac Insurance Company, Detroit, Michigan (July 30, 1982)
Canadian Indemnity Company, Costa Mesa, California December 9, 1982)
First American Insurance Company, Kansas City, Missouri (December 8, 1982)
Great Southwest Fire Insurance Company, Scottsdale, Arizona (October 12, 1982)
Hartford Insurance Company of the Midwest, Hartford, Connecticut (August 23, 1982)
Jefferson-Pilot Fire & Casualty Company, Greensboro, North Carolina (October 20, 1982)
Lumber Mutual Insurance Company, Framingham, Massachusetts (February 22, 1983)
Metropolitan Casualty Insurance Company, Warwick, Rhode Island (April 28, 1983)
Metropolitan General Insurance Company, Warwick, Rhode Island (April 11, 1983)
NWNL Reinsurance Company, Minneapolis, Minnesota (April 26, 1983)
Pacific Marine Insurance Company, Seattle, Washington (May 18, 1983)
Pacific Reinsurance Corporation, Los Angeles, California (December 27, 1982)
Professional Underwriters Insurance Company, San Juan, Puerto Rico (November 18, 1982)
Republic Insurance Company, Dallas, Texas (October 12, 1982)
Select Way Insurance Company, Branchville, New Jersey (April 15, 1983)
Selected Risks Insurance Company, Branchville, New Jersey (June 14, 1983)
Signet Reinsurance Company, Omaha, Nebraska (October 12, 1982)
Stone Mountain Insurance Company, Atlanta, Georgia (January 1, 1983)
Trans Pacific Insurance Company, New York, New York (August 25, 1982)
Transamerica Indemnity Company, Los Angeles, California (October 18, 1982)
ULICO Casualty Company, New York, New York (October 15, 1982)
Voyager Guaranty Insurance Company, Jacksonville, Florida (July 6, 1982)

COMPANIES ADMITTED (Life and Fraternals)

Adjustable Life Insurance Company, St. Paul, Minnesota (July 28, 1982)
American Express Life Insurance Company, Indianapolis, Indiana (August 25, 1982)
American Protectors Life Insurance Company, Miami, Florida (December 1, 1982)
American Security Life Insurance Company, Jacksonville, Florida (December 27, 1982)
American Union Life Insurance Company, Orlando, Florida (January 1, 1983)
Armour Life Insurance Company, Kansas City, Missouri (December 9, 1982)
Baltimore Life Insurance Company, Baltimore, Maryland (October 18, 1982)
Colony Charter Life Insurance Company, Los Angeles, California February 22, 1983)
First Women's Life Insurance Company, Hollywood, Florida (March 23, 1983)
General American Insurance Company, St. Louis, Missouri (September 1, 1982)
General American Life & Annuity Company, St. Louis, Missouri (September 1, 1982)
Jefferson-Pilot Life Insurance Company, Greensboro, North Carolina (September 14, 1982)
Jefferson-Pilot Pension Life Insurance Company, Greensboro, N.C. (December 27, 1982)
John Deere Life Insurance Company, Jacksonville, Illinois (January 1, 1983)
Kansas City Life & Annuity Company, Kansas City, Missouri (July 28, 1982)
Latin American Insurance Company, Inc., Miami, Florida (September 7, 1982)
Life of Maryland, Inc., Baltimore, Maryland (February 22, 1983)
Marquette National Life Insurance Company, Chicago, Illinois (January 1, 1983)
Metropolitan Tower Life Insurance Company, New York, New York (December 29, 1982)
National Pension Life Insurance Company, Montpelier, Vermont (September 14, 1982)
New PLI Life Insurance Company, Philadelphia, Pennsylvania (December 8, 1982)
Presbyterian Ministers' Fund Life Insurance & Annuity Company, Philadelphia, Pennsylvania (December 27, 1982)
Security Benefit Assurance Company, Topeka, Kansas (July 28, 1982)
State Farm Annuity and Life Insurance Company, Bloomington, Illinois (October 12, 1982)
Travelers Life Insurance Company, Hartford, Connecticut (December 27, 1982)
Triad Life Insurance Corporation, Winston-Salem, North Carolina (February 22, 1983)
UCL Life Assurance Corporation, Cincinnati, Ohio (August 23, 1982)
Vermont Life Insurance Company, Montpelier, Vermont (September 14, 1982)
Victory Life Insurance Company, Topeka, Kansas (February 22, 1983)
Western States Life Insurance Company, Fargo, North Dakota (August 25, 1982)

Withdrawals, Mergers, Changes of Name, etc., All Companies

AMIC Credit Insurance Company, Raleigh, North Carolina
(Changed name to "General Electric Equity Insurance Corporation", March 1, 1983)

AMIC Guaranty Insurance Company, Raleigh, North Carolina
(Changed name to "General Electric Guaranty Insurance Corporation", March 1, 1983)

American Family Security Insurance Company, Lexington, Kentucky
(Merged into "Kentucky Central Life Insurance Company, Lexington, Kentucky", January 1, 1983)

American Mortgage Insurance Company, Raleigh, North Carolina
(Changed name to "General Electric Mortgage Insurance Corporation of North Carolina", March 1, 1983)

American Service Mutual Insurance Company, Montgomery, Alabama
(Changed name to "Federated Guaranty Insurance Company, Inc.", November 1, 1982)

Central National Life Insurance Company, Morristown, New Jersey
(Merged into "John Deere Life Insurance Company, Jacksonville, Illinois, December 31, 1982)

Centurion Casualty Company, Dallas, Texas
(Changed name to "American Excel Corporation", March 22, 1983)

Charter American Insurance Company, Seattle, Washington
(Merged into "Pacific Marine Insurance Company, Seattle, Washington", May 5, 1983)

City Title Insurance Company, New York, New York
(Changed name to "National Attorneys' Title Insurance Company", December 1, 1982)

Cotton Belt Insurance Company, Inc., New Orleans, Louisiana
(Placed in Receivership, July 13, 1982)

Czechoslovak Society of America, Berwyn, Illinois
(Changed name to "CSA Fraternal Life", October 1, 1982)

Dental Service Plans Insurance Company, San Francisco, California
(Changed name to "Delta Service Plans Insurance Company", July 29, 1982)

Equitable General Insurance Company, Fort Worth, Texas
(Changed name to "GEICO General Insurance Company", September 29, 1982)

Gibraltar Life Insurance Company of America, Ft. Worth, Texas
(Merged into "World Service Life Ins. Co., Ft. Worth, Texas", December 31, 1982)

Government Employees Life Insurance Company, Rockville, Maryland
(Changed name to "Banner Life Insurance Company", January 1, 1983)

Guaranty Life Insurance Company of Florida, Jacksonville, Florida
(Merged into "Security Life Insurance Company of Georgia, Macon, Georgia", March 31, 1983)

Guarantee Title and Trust Company, Cincinnati, Ohio
(Voluntarily surrendered Florida License, June 6, 1983)

Herald Life Insurance Company, Jacksonville, Florida
(Merged into "Independent Life & Accident Insurance Company, Jacksonville, Florida", December 31, 1982)

INA Standard Life Insurance Company, Indianapolis, Indiana
(Changed name to "Firstmark Standard Life Insurance Company", May 3, 1983)

Investors Fidelity Life Insurance Company, Cedar Rapids, Iowa
(Merged into "NN Investors Life Insurance Company, Inc., Cedar Rapids, Iowa", June 30, 1982)

Iowa State Travelers Mutual Assurance Company, Des Moines, Iowa
(Placed in Liquidation, March 7, 1983)

John Alden Insurance Company, Miami, Florida
(Changed name to "Cenguard Insurance Corporation", May 19, 1983)

Lakeland Assurance, Inc., Phoenix, Arizona
(Changed name to "Lomas Financial Security Insurance Company", July 12, 1982)

NN Providence Life Insurance Company, Johnston, Rhode Island
(Changed name to "Providence Life Insurance Company", May 18, 1982)

National Ben Franklin Life Insurance Corporation, Piscataway, New Jersey
(Changed name to "Commercial Life Insurance Company", January 5, 1983)

National Liberty Life Insurance Company of America, Frazer, Pennsylvania
(Changed name to "Manufacturers Life Insurance Company of America", July 30, 1982)

New England Pension and Annuity Company, Boston, Massachusetts
(Changed name to "New England Variable Life Insurance Company", January 6, 1983)

North American Insurance Company, Richmond, Virginia
(Merged into "First Continental Life and Accident Insurance Company, Salt Lake City, Utah", September 2, 1982)

Old General Insurance Company, Shawnee Mission, Kansas
(Changed name to "Legion Insurance Company", April 1, 1983)

Old Reliable Fire Insurance Company, Webster Groves, Missouri
(Name changed to "Integral Insurance Company", May 24, 1983)

Phoenix Life Insurance Company, Hartford, Connecticut
(Name changed to "Phoenix American Life Insurance Company", December 28, 1982)

Pioneer National Title Insurance Company, Los Angeles, California
(Changed name to "Ticor Title Insurance Company", December 12, 1982)

Providers Benefit Life Insurance Company, Bala Cynwyd, Pennsylvania
(Changed name to "Providers Fidelity Life Insurance Company", May 22, 1983)

Stuyvesant Life Insurance Company, Allentown, Pennsylvania
(Changed name to "National American Life Insurance Company of Pennsylvania", April 25, 1983)

Tandy Life Insurance Company, Fort Worth, Texas
(Changed name to "GNA Life Insurance Company", August 10, 1982)

United Bankers Life Insurance Company, Dallas, Texas
(Placed in Rehabilitation, October 16, 1982)

Voyager Casualty Insurance Company, Clearwater, Florida
(Changed name to "Gulf American Insurance Company", July 31, 1982)

World Service Life Insurance Company, Ft. Worth, Texas
(Changed name to "World Service Life Insurance Company of Colorado", October 4, 1982)

EXAMINATIONS COMPLETED
July 1, 1982–June 30, 1983

Domestic Companies	Date Reports Filed
Home Life Financial Assurance Corp.	07/29/82
Omega Insurance Company	08/10/82
Conger Life Insurance Company	08/23/82
Gulf Life Insurance Company	09/09/82
Progressive American Insurance Company	09/13/82
American Bankers Life Assurance Company	09/27/82
Great Atlantic Life Ins. Company	10/04/82
Florida General Life Insurance Company	10/18/82
Hartford Insurance Company of the Southeast	10/18/82
Protective Indemnity Ins. Co. of Florida, Inc.	12/02/82
American Family Home Insurance Company	01/17/83
Blue Cross & Blue Shield of Fla., Inc. (Market Conduct Ex.)	02/03/83
Bankers Life Insurance Company of Florida	02/07/83
Hamburg International Reinsurance Co. (US Life Br.)	02/17/83
American Heritage Life Ins. Co. (Market Conduct)	03/22/83
Capital Investors Life Insurance Company	03/22/83
Consolidated Investors Life Assurance Company	03/31/83
Blue Cross & Blue Shield of Fla., Inc.	04/06/83
Professional Insurance Corp.	04/14/83
American Title Insurance Company	04/18/83
International Bankers Insurance Company	04/25/83
Professional Insurance Corp. (Market Conduct)	05/03/83
Guaranty Life Insurance Company of Florida	05/10/83
Fortune Insurance Company	05/18/83
Southeast Life Insurance Company of Florida	06/27/83
Florida Life Insurance Company	06/27/83

Out-of-State Companies	Examination Completed
George Washington Life Insurance Company (West Va.)	09/82
Stonewall Insurance Company	12/82
The Equitable Life Assurance Society of the US	06/83

Report by Insurance Commissioner Bill Gunter

Insurance regulation in Florida proceeded in fiscal 1982–83 with the modernized insurance code enacted by the 1982 Legislation pursuant to the Sunset Regulatory Act.

As of June 30, 1983, the Insurance Department faced three major developments which seemed likely to affect its future work significantly: (1) an increasing interest in the financial condition and structure of the insurance industry in light of concerns regarding solvency, pressures from rising costs and the integration of financial services, (2) a continued elevation of health care costs nationally and in the state and (3) a new emphasis in the Department's mission, as encouraged by the Legislature, to carry out an expanded consumer outreach and public education program while consolidating some field operations.

HEALTH CARE COSTS

Rising health care costs, reflected in higher health insurance premiums, were once again a major issue in fiscal 1982–83.

In addition to increasing the workload of our Rates Bureau, health care cost inflation inspired several legislative proposals put forward by the Department.

For example, I proposed legislation to expand the authority of Florida's Hospital Cost Containment Board, which presently carries out a voluntary program of cost disclosure and comparison. While the Board's authority was not expanded, the Legislature did enact legislation regarding preferred provider organizations, or PPOs, which are seen as a potentially valuable instrument for combining economic forces in the health care marketplace in a way which intensifies competition.

Medical malpractice insurance in Florida underwent considerable debate during the year. Based on a report by a Medical Malpractice Insurance Advisory Council which I appointed, I submitted comprehensive proposals to the Legislature aimed at reducing inefficiencies in the medical malpractice insurance system which lead to unnecessary costs.

Although the Legislature did not address overall system problems for the time being, it did pass a structural reform of the Patient's Compensation Fund, or PCF, the state-created mechanism for excess coverage for physicians and other health care providers. The PCF did not receive sufficient applications to offer coverage for fiscal 1983–84, but many observers expect it to be providing coverage after a year's hiatus.

As of this writing, there remained strong interest in taking action to address our state's medical malpractice insurance problems in a comprehensive way. Meanwhile, the voluntary market will determine coverage and prices pending further legislation.

Amidst this growing attention to health care issues, the Legislature enacted a Department-supported proposal to strengthen the financial soundness of the health maintenance organizations, or HMOs, doing business in our state.

Our Department will remain active in coping with, as well as offering means to ameliorate, the health care inflation problem.

AUTO INSURANCE

In October of 1982, we implemented a new investment income rule for private passenger auto insurers doing business in Florida, making it more likely that policyholders will share in the benefits of enhanced company income when interest rates are up and yield additional earnings.

Meanwhile, the Department continued its litigation in defense of the state's excess profits law for auto insurance. As of June 30, 1983, we were in circuit court awaiting a possibly definitive resolution of this protracted dispute.

Concern regarding drunk driving, uninsured motorists and other social problems related to our highways led to numerous legislative proposals during the year. While a proposal to raise Florida's drinking age to 21 did not pass the Legislature, the lawmakers did enact a Department-proposed bill to make it tougher for motor vehicle owners to evade the state's mandatory no-fault insurance law.

OTHER HIGHLIGHTS

Among the other significant developments of fiscal 1982–83 were:

— The licensing of the first Latin American-owned insurance company as a Florida domestic insurance company.

— The opening for business of the new Insurance Exchange of the Americas in Miami, which is a symbol of the state's increasing international significance as a financial and trade center.

— A crackdown on irregularities and violations in the state's bail bond industry, which is under sunset review by the Legislature.

— Promulgation of modified life insurance replacement rules to ensure that consumers may get accurate meaningful information when they consider switching life insurers.

— Implementation of new credit life insurance rules aimed at achieving greater policyholder fairness in the pricing of this product.

— Enactment of legislation clarifying state jurisdiction to regulate multiple employer trusts, or METs, so that those who depend on METs for their health care coverage are better protected against unscrupulous and financially unsound operators.

— Expansion of the Department's Consumer Awareness Program, or CAP, to provide advice to citizens who are often singled out as targets for unethical insurance trade practices.

CONSUMER SERVICES

The division of Consumer Services has the responsibility for the prompt, thorough and courteous resolution of insurance consumer complaints and inquiries. By intervening with companies and providing information, counseling and advice to consumers, the Division provides essential assistance to the insurance-buying public.

We believe consumers are entitled to be able to make informed decisions regarding the insurance they need based on a clear understanding of the product being sold. As part of this commitment, we make available consumer booklets at no charge to the public. All of the Division's consumer assistance efforts are directed at the goal of promoting greater equality of knowledge between the seller and the buyer.

Through local service offices in Florida communities, the Bureau of Field Operations of the Division handled complaints and inquiries which resulted in nearly 51,000 closed files in fiscal 1982–83, involving the Department in the recovery of more than $35 million for policyholders.

The Division is also responsible for licensing and regulating the activities of Florida's more than 76,000 insurance agents. In the past year, the Bureau of Licensing processed more than 29,000 license examinations.

Our policy is to enforce the laws energetically relating to agents' activities, especially in order to protect consumers from unethical practices. The Bureau of Investigations during fiscal 1982–83 made 750 assignments resulting in the forwarding of more than 400 investigation reports to the Department's legal office for further action. Administrative actions taken on the basis of these investigations resulted in 173 license revocations, 33 suspensions and 81 fine and probation actions. An additional 124 reports were submitted to the Licensing Bureau, resulting in the denial of 55 licenses to applicants.

The Division's Consumer Awareness Program (CAP) increased its activities during the year, providing valuable advice to persons who historically have been the victims of abuse in certain lines of insurance such as Medigap and debit life.

COMPANY SOLVENCY

Monitoring the financial condition of insurance companies doing business in Florida is one of the basic purposes of the Department. Insurers are examined and audited regularly, enabling us to be more closely aware of their financial stability. These procedures permit us to detect and, in many cases, correct financial problems before they become irreversible. Our activity, in turn, helps give consumers confidence in the financial soundness of companies doing business here.

When serious problems are identified during these Department examinations, our Division of Rehabilitation and Liquidation becomes responsible for addressing them.

During fiscal 1982–83, five companies were placed in receivership and six companies were discharged. The Department as receiver paid $1,495,497.50 to 1,747 claimants of companies in receivership.

More than 9,000 Floridians were estimated to have received payments totalling $8,775,918.82 from the Florida Insurance Guaranty Association, Inc., and another 162 received payments totalling $33,096.38 from the Florida Life and Health Guaranty Association.

INSURANCE FRAUD

The Division of Insurance Fraud, which has received national attention for its work in fighting this type of crime, has investigated more than 3,700 cases of suspected fraud and other violations of the law since its implementation in 1977. As a result, there have been more than 700 cases presented for prosecution, resulting in more than 740 arrests and over 530 convictions, with more than 125 awaiting trial at the end of the fiscal year.

NATIONAL ORGANIZATIONS

During fiscal 1982–83, I continued my participation in several national organizations of state officials, representing Florida's interests and keeping abreast of innovations developed nationally or tried in other states which might be of benefit here.

As Vice President of the National Association of Insurance Commissioners (NAIC) during the year, I was able to interact with other state officials opening up means of communication and keeping the Florida Department in touch with the latest regulatory techniques and improvements we can apply here. I served also as vice chairman of the joint committee of the NAIC and the Conference of Insurance Legislators (COIL).

LOOKING AHEAD

Insurance regulation in Florida in fiscal 1982–83 retained its balanced approach of providing effective help to consumers while affording the insurance industry the flexibility it needs to maintain competition and tailor its products to the public's diverse needs and tastes.

Florida's insurance climate continues to attract a large number of companies and agents. As the state continues its growth, the insurance industry as part of the financial services community will be challenged to keep pace with this growth, and the Department's regulatory efforts will be tested in the process.

Division of State Fire Marshal

Following is the fiscal year report of the Division of State Fire Marshal.

The Division's responsibilities are many and varied. Our primary responsibilities are dictated by Chapters 552, 633, and 806, Florida Statutes with fire code promulgation authority prescribed in several other sections. To fulfill these responsibilities, we have four bureaus and one section: Bureau of Fire and Arson Investigation, Bureau of Fire Prevention, Bureau of Fire Standards and Training, Bureau of Explosives and Fire Equipment and Section of Florida Fire Incident Reporting.

The Division operates seven field offices and the State Fire College in Ocala. These offices extend the arm of the Division in various prevention, investigative, enforcement and educational programs. The primary concern of the Division is to save life and property from the devastation of fire. This can be accomplished through our assistance to and involvement in the fire service community ensuring the protection to the citizens of Florida and promoting an awareness among Floridians in all areas of fire prevention and fire protection.

SECTION OF FIRE INCIDENT REPORTING SYSTEM

The Office of the Florida Fire Incident Reporting System was established on October 1, 1979. The purpose of the Florida Fire Incident Reporting System is to gather and analyze information on frequency, causes, spread and extinguishment of fires, on the number, nature, and causes of injuries and deaths resulting from fires, and on property losses. The Florida Fire Incident Reporting System has developed uniform data reporting methods through the use of standardized forms and National Fire Protection Association (NFPA) 901 "Uniform Coding for Fire Protection".

The FFIRS has two objectives: To assist county and local governments to upgrade their fire analysis capability and to obtain data which can be used to more accurately assess and subsequently combat the fire problem on a statewide basis.

A comprehensive FFIRS training package which provides instruction in completing the forms has been developed and is available on a local basis to all of Florida's fire departments. After a department has been trained on form completion, they will fill out incident and casualty reports as fires occur. They forward the completed forms to the State Fire Marshal's Office where data are validated for input into the computer. Once the data are computerized, feedback reports are generated and forwarded to the fire departments that input the data. In addition a computer tape containing the aggregated statewide information is sent to the U.S. Fire Administration quarterly to be included in the national fire data base.

By monitoring all fire reports at a central agency, the opportunity is provided to spot trends in fire causes and losses and equipment or structural component failure and other significant fire problems that are not apparent at the local department level. These problems can then be analyzed, documented and action taken as indicated by the data.

There are two hundred and ninety fire departments currently participating in FFIRS and are submitting approximately seventeen thousand incidents per month. Of these, thirty percent are fires. This thirty percent has already built a complete fire data base of over one hundred twenty thousand fires that can be studied and analyzed to make Florida a more fire free state.

Our training program will continue in the 1983-84 Fiscal Year. Our plans call for a one hundred percent participation of all fire departments in FFIRS.

BUREAU OF FIRE AND ARSON INVESTIGATIONS

The Bureau of Fire and Arson Investigations had twenty-seven (27) field investigators assigned to seven (7) field offices throughout the state. The investigators have wide ranging backgrounds in fire service, law enforcement, military and college criminology graduates. They are certified law enforcement officers with the Criminal Justice Standards and Training Commission.

The primary objectives of the bureau are the investigation of fires and the suppression of arson. The success of this bureau is due directly to the combined efforts of the insurance industry, fire service and law enforcement agencies.

Arson continues to be a concern of the insurance industry, fire service and law enforcement. Requests for fire investigations increased 17% during the 1982-83 fiscal year over the 1981-82 fiscal year. The average dollar loss per arson case for the 1982-83 fiscal year was $26,370. In 1973 it was less than $10,000. This indicates that the incidence of arson for profit in Florida, as in other states, is related at least in part to economic conditions; however, arson for profit has not been the only motive for arson. The bureau has uncovered evidence of other crimes such as murder, burglary and robbery during arson investigations.

The investigators continue their own education and training and at the same time provide training to other agencies with similar responsibilities. The bureau has conducted workshops and other training sessions for law enforcement, fire service, insurance industry and others throughout Florida. The highlight of training for the year was the 1982 Florida Arson Seminar. The seminar sponsored the top arson investigation specialists in the nation

FISCAL YEAR JULY 1982-JUNE 1983

Cases Closed		*Arrests*	*Convictions*
Arson	1,477	266	159
Suspicious	288		
Accidental	861		
Undermined	675		
TOTAL	3,301		

Requests for Fire/Arson Investigations

Citizens: Non-Owners	12
Citizens: Owners	21
County Officials	63
Fire Departments	1,500
Insurance Representatives	207
Police Departments	71
Sheriffs Departments	719
Others	56
TOTAL	2,649

as speakers. Plans are under way for the 1983 seminar to be held at the Dutch Resort Hotel in Orlando, September 19–23.

An FCIC/NCIC (Florida Crime Information Center-National Crime Information Center) computer terminal has been installed for the bureau's use in criminal investigative activities. The terminal provides bureau investigators direct access to criminal history information, outstanding arrest warrants information, stolen vehicle and property records, vehicle title and registration information and other vital information necessary to perform criminal investigations. The terminal also provides communications with other law enforcement agencies.

BUREAU OF EXPLOSIVES AND FIRE EQUIPMENT

This Bureau is responsible for the administration and enforcement of Chapter 552, F.S., "Explosives" and sections of Chapter 633, F.S., concerning licensing, regulating, examining and training of fire equipment dealers, permit holders and fire protection systems contractors.

As the regulatory agency for the three programs, this Bureau investigates the illegal use and/or possession of explosives; investigates the improper installation and servicing of portable fire extinguishers and fire suppression systems; investigates the illegal actions of any fire protection system contractor.

The primary objective of the Bureau is to safeguard the lives and property of the citizens of Florida through the enforcement of laws and regulations concerning explosives and fire protection equipment.

All persons holding licenses, permits and certificates are qualified by examination in regard to the level of expertise in the field of their operation. All persons holding a license or permit in the fire equipment dealer program are required to be recertified every five years by training and examination.

Licenses Issued

Type and Class	*Number Issued*
04-05 Manufacturer-Distributor—Explosives	15
06-05 Dealer—Explosives	15
07-06 User of Explosives	376
09-06 Blaster's Permits	655
07-10 Fire Protection System Contractor I	219
07-11 Inactive Contractor	27
07-12 Fire Protection System Contractor II	53
07-13 Fire Protection System Contractor III	17
07-01 Fire Equipment Dealer I	92
07-02 Fire Equipment Dealer II	49
07-03 Fire Equipment Dealer III	133
09-01 Fire Equipment Technician I	492
09-02 Fire Equipment Technician II	145
09-03 Fire Equipment Technician III	404
TOTAL	2692

Examinations Processed:

Explosives (All Classes)	170
Fire Equipment (All Classes)	607
Fire Protection System Contractor (All Classes)	77
TOTAL	854

Other Activities

Explosive Program:

Explosive Storage Magazine Inspections	128
Explosive Storage Magazine Re-Inspections	2
Investigation of Illegal Use of Explosives	60
Violations Issued	21
Cases Filed with Legal Department	6
Cases Pending	3
Administrative Fines	5,000
Explosive Investigations Pending	27
Explosives Investigations Closed	5

Fire Equipment Program:

Inspection of Dealer Facilities	152
Re-Inspection of Dealer Facilities	54
Pre-License Investigations	50
Fire Equipment Dealer Investigations	270
Violations Issued	108
Cases Filed with Legal Department	18
Cases Pending	2
Cease and Desist Orders Issued	11
Administrative Fines Paid	$1,000
Cases Pending with State Attorney	2
Fines Paid	$ 750
Dealer Investigations Pending	57
Dealer Investigations Closed	35
License and/or Permit Revocations	4

Fire Protection System Contractor Program:

Pre-License Investigations	22
Improper Installations	7

BUREAU OF FIRE STANDARDS AND TRAINING

The Bureau of Fire Standards and Training is the vehicle through which the vast fire service training and education responsibilities of the Division of State Fire Marshal are executed. The Bureau has the responsibility for functions relating to qualifications and standards for employment, training and education of firefighters, certification of fire inspectors, administration of the fire service educational incentive program, curriculum development and submission of reports and recommendations to the Division of State Fire Marshal concerning the improvement of Fire Service Training and Education. The Bureau has been given the responsibility of administrating the Firefighter Educational Incentive Program. As of July 1, 1983, there were over one thousand five hundred firefighters enrolled in the program. The total disbursement for educational incentive monies for Fiscal Year 1982–83 was approximately $700,000.00.

The Bureau of Fire Standards and Training is subdivided into four (4) sections: Standards, Training, Curriculum Develoopent, and Forensic Laboratory.

The Standards Section is responsible for the administration of the Florida firefighters minimum standards training program. This section also reviews the pre-employment paperwork to ensure that the employment was within statutory limits, prepares and administers examinations covering both cognitive and psychomotor skills developed in the minimum standards curriculum, and certifies firefighters, instructors, fire inspectors, and training centers.

Division of Liquefied Petroleum Gas

The Division of Liquefied Petroleum Gas is responsible for the administration and enforcement of Chapter 527, F.S., entitled "Sale of Liquefied Petroleum Gas." The division is charged by this statute to enforce laws and regulations in the interest of public safety where LP gas is stored, transported, distributed and utilized. The division's public responsibility for LP gas safety begins when the product enters the state borders and continues until the product is safely consumed by the public.

Chapter 527, F.S., provides for state regulation of a highly technical and widely used commodity—liquefied petroleum gas. The unique characteristics of liquefied petroleum gas require a high level of expertise and special laws and regulations. The enforcement of the provisions of this law are essential for the public welfare for protection against loss of property, health and life by fire or explosions. The provisions of Chapter 527, F.S., insure that only competent persons engage in the business and that compliance with acceptable safety codes and standards are achieved.

Chapter 527, F.S., provides for rule making by due process. Under this provision, the division adopts National Fire Protection Association pamphlets for safety. These national standard codes provide the safety guide for the storage, handling and utilization of liquefied petroleum gas, and enforcement of these codes is the responsibility of division safety engineers.

The division has been certified by the Federal Office of Pipeline Safety to enforce the Pipeline Safety Act as it applies to liquefied petroleum gas pipelines. The pipeline safety program is financed on a 50/50 basis with the U.S. Department of Transportation.

Personnel of the LP Gas Division organize and present safety seminars and workshops on subjects dealing with safe practices wherever LP gas is involved. They also serve local authorities as experts in the field of code interpretation and acceptable LP gas safety practices.

The division rules on the acceptability of proposed plans for the installation of bulk LP gas storage. The division engineers follow up with on-site inspection of construction as to the safety devices required.

Those portions of the business community that benefit from the LP Gas Division activities include architects, plumbing contractors, pipeliners, LP gas appliance manufacturers, and appliance service centers, in addition to the LP gas dealers.

There are over 3,000 licenses issued through the Division of Liquefied Petroleum Gas annually. License revenue is the prime source of the LP gas safety enforcement budget. There are 13 full-time and one part-time positions assigned to this division to serve the state. Engineers are located in West Palm Beach, Orlando, Tampa, Jacksonville and Tallahassee.

The division's responsibility is to promote LP gas safety in the State of Florida for the protection of the public's health, safety and welfare.

Licenses Issued—Fiscal Year 1982–83

Type and Class	*Number Issued*
4-02—Manufacturer of appliances and equipment for use of LP gas	15
6-01—Dealer in LP gas, in appliances and equipment for use of such gas and installation	616
6-02—Dealer in appliances and equipment for use of LP gas	1,268
6-03—Installation of carburetion equipment	45
6-04—Dealer in LP Gas	666
8-03—Installation of appliances and equipment	586
TOTAL ALL LICENSES	3,196

Activities of LP Gas Division—Fiscal Year 1982–83

1. Bulk Plant Inspections & Reinspections	680
2. Bottle Filler & Motor Fuel Dispensing Stations Inspections and Reinspections	769
3. Vehicle Inspections	337
4. Distribution Systems Inspections & Reinspections	947
5. Motor Home or RV Factory Installation Inspections	2
6. Appliance Inspections	156
7. Consumer Installations Inspections	1,914
8. Pre-License Inspections	507
9. Accident Investigations and Follow-ups	165
10. Licensee Investigations	388
11. Dealer Consultation or Technical Assistance	2,464
12. State, County or Local Agency Technical Assistance	474
13. Plans Reviewed	144
14. Qualifying Exams Administered	889
15. Complaints Handled	361
16. Safety Meetings	145

Fire Standards Activities

Examinations Administered	*1982–83*	*Total To Date*
Firefighter Minimum Standards	1,764	12,203
Equivalency	47	504
Forestry Minimum Standards	56	586
30-Hour Volunteer Basic	909	3,140
60-Hour Volunteer Advanced	13	79
Driver Engineer	33	57
Firefighter I	2	2
Forestry Firefighter I	37	37
Firefighter III	20	27
Municipal Fire Inspector	146	789
Department of Education Inspector	11	87
Health & Rehabilitative Services Inspector	35	63
Insructor	270	1,012
Re-examinations	94	529
TOTAL	3,437	19,115

Certificates Issued	*1982–83*	*Total to Date*
Compliance	1,852	12,249
Completion	1,195	5,270
Forestry Compliance	68	542
Forestry Completion	14	49
30-Hour Basic Volunteer	855	2,704
60-Hour Advanced Volunteer	37	85
Municipal Inspector	236	750
Municipal Inspector Re-certification	6	19
Department of Education Inspector	60	172
Health & Rehabilitative Services Inspector	39	64
Instructors	244	1,379
Competency	317	1,056
TOTAL	4,923	24,339

In reviewing the Standards Section's activities for Fiscal Year 1982–83, we find that the Section administered three thousand four hundred and thirty-seven examinations and issued four thousand nine hundred and twenty-three certificates.

During this fiscal year the inspections of the Division of Hotels and Restaurants were added to the certification program controlled by the Bureau of Fire Standards.

The Training Section manages the Florida State Fire College. The Fire College offers courses of instruction and specialty seminars in all facets of fire prevention and suppression, both on campus in Ocala and through training courses conducted at fire departments throughout the State.

The Curriculum Coordinator is responsible for the development of uniform educational formats and audio-visual packages ensuring that behavioral objectives are identified and met, and that national standards are incorporated into our training material. The curriculum for the Fire Officer I Certification Program has been established, and the training package is available to the fire service throughout the State.

A Forensic Laboratory is also operated by the Bureau for the purpose of analyzing fire residue to identify if an accelerant is present. During the 1982–83 Fiscal Year, 885 cases involving 2,498 samples were received by the laboratory staff. In Fiscal Year 1982–83 the Forensic Laboratory achieved an overall identification rate of 73.5%. The laboratory staff is also involved in research and development and in teaching courses for the Fire College.

Professional consultations have been another extremely productive function of the Bureau of Fire Standards and Training. The Bureau has completed the Manning Study which it has been conducting for the past two years.

BUREAU OF FIRE STANDARDS AND TRAINING
TRAINING STATISTICS
7/1/82–6/30/83

	A	B	B	D	E
Held at Florida State Fire College	40	1,110	28,382	497	727
Held Throughout Florida	72	1,859	37,471	338	1,682
240-Hour Courses (at Fire College)	30	696	27,720	324	–
Seminars Held	1	65	1.040	45	–
Use of Fire College by Outside Agencies	25	655	27,117	25	–
	168	4,385	121,730	1,229	2,409

A = Number of Classes
B = Number of Students
C = Number of Student Hours
D = Communities Represented
E = Certificates Issued

BUREAU OF FIRE PREVENTION
Duties and Responsibilities

The duties and responsibilities of the Bureau of Fire Prevention are set forth in Chapter 633, Florida Statutes, and Sections 393.067, 400.441, 402.305, and 526.141, Florida Statutes. These include the following:

a. Prevention of Fires;

b. Storage, sale, use, keeping, manufacturing, handling, transportation or other disposition of combustibles, flammables, crude petroleum or any of its products;

c. Installation and maintenance of fire alarm systems and fire extinguishing equipment;

d. Construction, maintenance and regulation of fire escapes;

e. The means and adequacy of exits from all buildings in the event of fire;

f. Inspection of all buildings and equipment on premises within their jurisdiction and if it be found that any building or structure shall want for repairs, lack of sufficient fire escapes, alarm apparatus, fire extinguishing equipment, dilapidated condition or from any other cause be especially liable to fire, and which is situated so as to endanger life or property, or when they find combustible or explosive matter or flammable conditions dangerous to the safety of such building or to property and life, order same to be removed or remedied. This includes inspections of self-service gasoline stations and all state-owned and state-leased buildings at least annually; and other facilities as requested (which includes facilities required to be inspected by HRS annually);

g. Inspection of plans for new buildings or significant alterations to existing buildings. (EXCEPTION: The Department of General Services is charged with this responsibility for state-owned and state-leased property; however, this bureau is consistently called upon for help.) The service rendered by this bureau is of real value to the citizens as it saves much money to construct a building properly and not have to make corrections after being built;

h. Establish and maintain fire safety standards for child care facilities, adult congregate living facilities, and other type occupancies, including "uniform" fire safety standards for hospitals, nursing homes, correctional facilities, state-owned and state-leased buildings, migrant labor camps, elevators, public lodging establishments, public food-service establishments, residential child caring facilities and self-service gasoline stations;

i. Serve (through the Division Director and the State Fire Marshall) as the final administrative interpreting authority of the State's fire safety standards;

j. Serve as a "service bureau" for architects, engineers, fire protection officials and others. This includes serving as a central reference point and source of information, interpreting technical provisions, sponsoring symposiums, conferences, etc., on fire related matters.

k. Maintain comprehensive records, including copies of fire safety inspections, reports of each state-owned and state-leased facility as well as public schools K-12 and other residential facilities as requested.

There are approximately 700 fire departments consisting of paid and volunteer personnel with which this office works very closely. Also, there is a close working relationship with building officials, city officials and insurance company representatives. All of the above-mentioned are working toward a common goal and that is the preservation of lives and property. The State Fire Marshal's Office works diligently assisting them in their fire safety endeavors and helping them to secure the correction of deficiencies when found. There are occasions when the local fire departments need our help with reference to specific situations and, therefore, they frequently rely on this office for assistance. When a Fire Safety Survey is made by this office, a representative of the local fire department is invited to accompany our deputy. This gives impetus to fire prevention and also gives the local fire department an opportunity to do some prefire planning.

The Bureau of Fire Prevention gives priority to the inspection of state-owned and state-leased properties where people are held against their will, such as prisons, and mental institutions. The remaining state properties and private facilities are inspected as time and personnel permit. In addition, blueprints are frequently reviewed to ascertain their compliance with the applicable fire safety standards. A significant amount of time is spent in providing consultation services to architects, engineers, other professional people, and the general public (this service has proved to be exceptionally beneficial to all parties involved).

The following will provide some insight into the scope of activities for this bureau. Please bear in mind that this list is not all-inclusive.

Type Occupancy	*Estimated Number of Buildings*
Adult Day Care	38
Child Caring Facilities	107
Adult Congregate Living Facilities	755
Adult Foster Homes	765
Developmental Service Facilities	541
Child Care Center (6 or more children)	3,243
Correctional Facilities (Jails, etc.)	230
2,234 School Centers K-12 (Est. 8.94 bldgs. per center)	19,967
State-owned Buildings	9,683
State-leased Buildings	1,380
Self-Service Gasoline Stations	7,273
	42,602

At the present time we have fourteen (14) authorized positions for Fire Protection Specialists plus a Bureau Chief. The statistics for 1982 reflect that these men continue to surpass the set goals of the previous year. Please refer to the following table:

Fiscal Year	*Fire Safety Inspection of Buildings*
July '79–June '80	10,667
July '80–June '81	11,759
July '81–June '82	11,278
July '82–June '83	11,922

It is important to note that records during the past several years show that an average of 228 deaths are caused by fire in Florida each year. It is also significant that the fire losses paid by insurance companies in Florida during the year 1982 amounted in excess of 200 million dollars.

As of June 30, 1983, the State of Florida provides insurance coverage for property valued at approximately $3,521,954,597.00. Although statistics are impressive, it must be kept in mind that it is difficult to document the real value of fire prevention; for example, how can one point to "a life that was saved," or to "a building that was saved" from "a fire never occurred", i.e., one that was prevented!

The Bureau of Fire Prevention responded to a special request from the Department of Corrections to conduct a special fire protection assessment of all county jail facilities in Florida. The project was implemented in February 1983, and the results are as listed: 34% of the facilities have corrected all fire deficiencies that were noted, 31% of the facilities have been forwarded to the Department of Corrections for appropriate administrative action, and 35% have not reached their assigned compliance date.

The Bureau continues to implement a staff development and training program for its members. Two professional development training sessions were attended by bureau personnel, and several Fire Protection Specialists attended seminars, workshops and fire technology training programs that were conducted in their immediate territorial area. Lead-workers conducted one-day workshops in their regions to review the "mechanics" of the newly adopted 1981 NFPA 101 Life Safety Code.

A highlight each year continues to be the Annual Statewide Fire Prevention Conference, which has earned an excellent reputation throughout the nation. Internationally known specialists in the fire service field attend and participate in the program. Those who have taken part in this achievement praise highly the educational value of this conference. Additional features of this conference include the announcement of "Fireman of the Year", "Volunteer Fireman of the Year", and "Inspector of the Year", who are chosen on a state-wide basis.

Personnel employed as State Fire Protection Specialists are professionals. The state requires one that has graduated from an accredited four-year college or university with major course work in fire protection, or some other related field. In addition, a minimum of three years' work experience in fire prevention is required. This experience must be specifically related to activities of this office.

1982

MUNICIPAL FIREFIGHTERS' PENSION TRUST FUND
and
POLICE OFFICERS' RETIREMENT TRUST FUND

The following amounts were allocated in 1983 to the cities participating under the above Trust Funds during the calendar year 1982:

MUNICIPAL FIREFIGHTERS' PENSION TRUST FUND

Tax Distribution
Allocated Amounts

CITY	*AMOUNT*
Apopka	$ 22,146.01
Arcadia	10,003.33
Atlantic Beach	5,245.81
Auburndale	13,248.98
Avon Park	9,800.58
Bartow	13,430.14
Belle Glade	20,927.16
Blountstown	1,710.87
Boca Raton	151,842.91
Boynton Beach	62,939.76
Bradenton	73,536.84
Brooksville	13,419.19
Bunnell	1,568.70
Callaway	4,616.26
Cape Coral	40,993.21
Chattahoochee	1,723.23
Clearwater	175,011.78
Clermont	3,579.98
Cocoa	27,879.37
Cocoa Beach	21,853.66
Coconut Creek	5,727.69
Cooper City	4,590.34
Coral Gables	117,387.55
Crescent City	1,978.47
Crestview	9,240.13
Dade City	12,757.24
Dania	21,156.00
Davenport	1,145.13
Davie	29,023.80
Daytona Beach	77,879.90
Deerfield Beach	55,249.62
Deland	27,817.95
Delray Beach	94,419.19
Dunedin	34,100.84
Eustis	13,484.22
Fernandina Beach	14,647.28
Flagler Beach	2,489.66
Ft. Lauderdale	427,233.51
Ft. Meade	3,254.83
Ft. Myers	86,870.01
Ft. Pierce	59,800.39
Ft. Walton Beach	32,163.97
Fruitland Park	1,019.92
Gainesville	110,990.76
Gulfport	5,233.44
Haines City	12,107.25
Hallandale	57,716.70
Havana	2,619.92
Hialeah	172,915.35
Holly Hill	10,728.39
Hollywood	202,738.57
Homestead	31,672.68
Indialantic	5,545.98
Jacksonville	491,981.83
Jacksonville Beach	25,253.18
Key West	39,775.91
Kissimmee	34,773.14
Lake City	16,276.56
Lake Mary	1,351.57
Lake Park	10,008.87
Lake Wales	12,543.57
Lake Worth	43,887.95
Lakeland	98,098.18
Lauderhill	32,600.21
Lantana	13,618.80
Largo	76,272.67
Lauderdale-by-the-Sea	3,630.22
Leesburg	31,612.28
Live Oak	7,856.13
Longboat Key	11,665.46
Lynn Haven	3,686.90
Madeira Beach	0
Madison	4,904.77
Maitland	16,511.58
Marianna	7,438.82
Melbourne	60,431.55
Melbourne Beach	0
Miami	1,301,855.82
Miami Beach	161,754.09
Miami Shores Vil.	0
Milton	13,425.89
Miramar	22,319.93
Monticello	2,964.66
Mount Dora	9,188.23
Naples	61,029.81
Neptune Beach	3,226.16
New Port Richey	23,380.72
New Smyrna Bch.	27,040.01
Niceville	5,580.86
North Miami	41,876.82
N. Miami Beach	48,353.78
North Port	2,776.79
Oakland Park	29,114.87
Ocala	70,900.02
Okeechobee	6,123.49
Orange Park	14,026.92
Orlando	308,979.55
Ormond Beach	21,646.10
Pahokee	3,097.64
Palatka	20,080.15
Palm Bay	31,757.45
Palm Beach	93,257.82
Palm Beach Gardens	13,572.77
Panama City	63,158.22
Panama City Bch.	7,157.26
Pembroke Pines	39,628.01
Pensacola	138,625.15
Perry	8,302.74
Pinellas Park	39,652.41
Plantation	36,539.95
Plant City	19,719.98
Pompano Beach	176,544.23
Port Orange	18,813.63
Punta Gorda	13,575.61
Quincy	9,015.39
Riviera Beach	35,868.62
Rockledge	13,570.53
St. Augustine	26,354.24
St. Cloud	9,263.47
St. Petersburg	242,677.64
St. Petersburg Bch.	26,418.15
Sanford	34,672.69
Sarasota	161,869.86
Satellite Beach	10,035.93
Sebring	14,645.17
Seminole	41,250.49
South Pasadena	4,596.75
Starke	5,967.90
Sunrise	47,076.48
Tallahassee	142,477.90
Tampa	491,268.95
Tamarac	44,203.65
Tarpon Springs	24,307.13
Tavares	3,630.68
Temple Terrace	12,892.25
Titusville	36,834.31
Treasure Island	11,473.66
Venice	32,934.14
Vero Beach	34,156.56
Vil. of N. Palm Bch.	8,627.28
Wauchula	7,284.00
W. Palm Beach	178,227.03
Winter Garden	10,198.56
Winter Haven	35,942.61
Winter Park	55,541.78
Total	$8,177,695.94

*Note: Those cities showing zero did not submit payroll figures, therefore, tax amount could not be computed.

MUNICIPAL POLICE OFFICER'S RETIREMENT TRUST FUND

Tax Distribution
Allocated Amounts

CITY	*AMOUNT*
Apopka	$ 39,024.26
Arcadia	15,160.58
Atlantic Beach	15,123.27
Atlantis	3,634.53
Auburndale	25,989.17
Avon Park	14,083.94
Bal Harbour Village	4,986.70
Bartow	24,402.55
Bay Harbor Islands	8,774.62
Belle Glade	25,348.40
Belleair	6,770.56
Belleair Bluffs	5,707.59
Blountstown	4,108.22
Boca Raton	198,632.79
Boynton Beach	79,016.76
Bradenton	145,457.32
Brooksville	36,467.22
Callaway	2,638.55
Cape Coral	57,288.87
Clearwater	258,829.59
Clermont	9,547.17
Cocoa	49,231.59
Cocoa Beach	27,191.97
Coconut Creek	16,048.38
Cooper City	11,528.63
Coral Gables	125,288.44
Coral Springs	79,420.72
Crescent City	5,243.49
Crestview	15,448.32
Dade City	27,172.25
Dania	24,088.12
Davie	40,243.99
Daytona Beach	100,146.34
Deerfield Beach	69,942.35
Deland	44,589.25
Delray Beach	119,174.40
Dunedin	47,570.74
Eatonville	798.60
Edgewater	10,277.58
Eustis	19,392.05
Fernandina Beach	14,820.69
Florida City	4,575.97
Ft. Lauderdale	614,240.73
Ft. Meade	5,963.72
Ft. Myers	186,424.02
Ft. Pierce	84,093.47
Ft. Walton Beach	69,303.08
Frostproof	41,604.00
Fruitland Park	2,499.63
Gainesville	156,190.66
Golden Beach	1,240.18
Gulfport	11,706.99
Haines City	24,216.31
Hallandale	78,663.74
Hialeah	210,996.87
Hialeah Gardens	3,863.23
Holly Hill	19,880.87
Hollywood	273,852.65
Holmes Beach	13,838.51
Homestead	52,539.56
Howey-in-the-Hills	1,260.23
Indialantic	12,392.11
Indian Harbour Beach	10,351.28
Interlachen	1,448.71
Jacksonville	714,197.42
Jacksonville Beach	28,223.54
Jupiter	37,642.47
Key West	42,396.27
Kissimmee	51,162.26
Lake Alfred	4,257.23
Lake City	26,835.62
Lake Mary	4,381.98
Lake Park	38,629.32
Lake Wales	27,555.43
Lake Worth	112,423.53
Lakeland	165,797.09
Lauderhill	45,870.21
Lantana	28,424.78
Largo	128,422.38
Leesburg	39,494.48
Live Oak	14,762.21
Longboat Key	8,592.59
Lynn Haven	12,146.53
Madeira Beach	8,123.93
Madison	7,412.29
Maitland	34,974.76
Marianna	17,698.45
Melbourne	101,758.79
Melbourne Beach	10,217.04
Miami	1,576,528.86
Miami Beach	149,097.84
Miami Shores Village	18,929.55
Miami Springs	35,476.32
Milton	29,531.99
Miramar	56,763.91
Monticello	5,506.43
Mount Dora	12,252.69
Naples	137,912.29
Neptune Beach	8,530.92
New Port Richey	73,708.11
New Smyrna Beach	43,785.00
Niceville	16,852.98
North Bay Village	5,094.40
North Miami	91,123.16
N. Miami Beach	119,981.18
North Port	3,402.36
Oakland Park	24,899.61
Ocala	118,295.76
Okeechobee	19,167.87
Orange Park	50,609.10
Orlando	548,779.76
Ormond Beach	60,097.78
Palatka	21,681.74
Palm Bay	33,138.43
Palm Beach	65,379.59
Palm Beach Gardens	32,003.03
Palm Beach Shores	2,109.52
Palmetto	22,638.75
Panama City	97,912.31
Panama City Beach	8,641.48
Pembroke Pines	67,754.35
Pensacola	255,554.84
Perry	12,840.89
Pinellas Park	66,415.22
Plantation	114,308.42
Plant City	44,895.20
Pompano Beach	211,241.87
Port Orange	29,882.90
Port St. Lucie	3,627.78
Punta Gorda	28,807.94
Quincy	12,280.26
Riviera Beach	37,345.47
Rockledge	20,631.70
St. Augustine	46,932.50
St. Cloud	15,951.46
St. Petersburg	407,333.31
St. Petersburg Beach	12,618.04
Sanford	49,392.46
Sanibel	3,659.29
Sarasota	246,358.87
Satellite Beach	26,203.23
Sebring	28,495.43
South Miami	10,616.44
Starke	12,021.95
Sunrise	72,150.14
Surfside	4,530.80
Sweetwater	2,027.78
Tallahassee	196,752.13
Tampa	716,014.40
Tamarac	42,392.54
Tarpon Springs	29,115.14
Tavares	9,089.68
Temple Terrace	18,419.24
Titusville	62,012.85
Treasure Island	11,638.86
Umatilla	4,090.78
Venice	55,671.72
Vero Beach	75,101.58
Vil. of N. Palm Bch.	13,400.77
Vil. of Palm Springs	7,341.08
Wauchula	10,482.31
W. Palm Beach	264,495.54
Wilton Manors	6.039.39
Winter Garden	15,613.70
Winter Haven	78,597.37
Winter Park	83,674.48
Total	$12,454,812.50

SUMMARY OF 1983 LEGISLATIVE ENACTMENTS WHICH DIRECTLY OR INDIRECTLY AFFECT THE INSURANCE INDUSTRY AND THE INSURING PUBLIC

CS/SB 87—

This bill was developed under the Sunset provisions of Florida Statutes and is a rewrite of Chapter 642 Legal Expense Insurance. It consists in a large part of technical revisions and clarifying language. Life insurers are added to the list of companies that may write legal expense insurance. Deposit requirements are scaled in accordance with gross written premium volume. The provisions relating to revocation or suspension of a certificate of authority were recodified and patterned after those applying to insurers. There is a provision for a civil remedy whereby any person damaged by a violation of the provisions of Chapter 642 may bring a civil action against a person violating the provisions. The law becomes effective October 1, 1983.

SB 129—

This law amends Chapter 635 relating to mortgage guaranty insurance. It was developed under the Sunset provisions of Florida law. Technical revisions and clarifying language were inserted in numerous sections. A foreign company may make withdrawals from its contingency reserve subject to the approval of the insurer's home state insurance department and upon 30 days prior notice to the Florida Insurance Department. The contribution made each year to the contingency reserve shall be maintained for a period of 120 months. Rates are to be filed with the Department for informational purposes. The effective date of the law is October 1, 1983.

SB 142—

This law relating to dental service plans was developed under the Sunset provisions of Florida law. It readopts without change existing law. The effective date of this law is October 1, 1983.

SB 350—

This law amends Chapter 440 to provide that health care providers providing remedial treatment, care and attendance to an injured employee shall be selected by the employer. A carrier cannot deauthorize a health care provider furnished by the employer without the consent of a deputy commissioner. Any lists of health care providers developed by a carrier not including pharmacists from which health care providers are selected to provide remedial treatment shall include representation of each type of health care provider defined in section 440.13(3)(d)1.d.; and shall not discriminate against any of the types of health care providers as a class. This law becomes effective October 1, 1983.

SB 370—

This law amends provisions Chapter 627 relating to the State Comprehensive Health Association Act. The definition of health insurance, for the purpose of the Act, was expanded to exclude PIP coverage in a motor vehicle policy, and workers' compensation. The date the association is to issue the first policy was moved forward from July 1, 1983 to September 1, 1983. Another change provides that a policy issued to a person eligible for Medicare shall be separately rated to reflect differences in experience reasonably expected to occur as a result of Medicare payments. A technical change was made to clarify that if two individual members of a family satisfy the applicable deductible, no other member of that family shall be required to meet a deductible for that calendar year. The section on rates was amended so that the association shall establish standard risk rates using reasonable actuarial techniques. The rates are subject to approval by the Department. The broad coordination of benefits provisions states that no amounts paid or payable by Medicare, or any other governmental program, or any other insurance, or self-insurance maintained in lieu of otherwise statutorily required insurance, may be made or recognized as claims under such policy, or be recognized as, or toward satisfaction of applicable deductibles, or out-of-pocket maximums or reduce the limits of benefits available. The bill becomes effective upon becoming law.

HB 391—

This law provides that the State Fire Marshal may request any insurance company or its agents, adjusters, employees, or attorneys investigating a claim to release any information to the State Fire Marshal. The information shall include but not be limited to any insurance policy; premium payment records; previous claims history; statements of any person; proof of loss; memoranda, notes and correspondence relating to the investigation. The actions of the company in complying with this law shall not be construed as a waiver or abandonment of any privilege or confidentiality of attorney work product, attorney-client communication, or such other privileges and immunities as are provided by law. Materials furnished under this law which are not discoverable in a civil proceeding shall not be obtained through civil subpoena process directed to the State Fire Marshal or directed to other persons who may be in possession of those materials furnished. The effective date is upon becoming law.

CS/SB 405—

This bill amends two sections of Chapter 627 and one section of Chapter 626. Every insurer delivering or issuing for delivery a group life or group health policy shall notify each certificate holder when the master policy has expired or been canceled. Notification may be via the policyholder. Section 626.733 requires an insurer to license each agent in any agency with which it has an agreement. This bill would not require each agent in the agency to be licensed if the insurer has issued an aggregate net written premium in the agency of $25,000 or less. The bill becomes effective July 1, 1983.

SB 415—

This bill amends section 627.651 by requiring any plan of self-insurance to provide for payments for chiropractic services or an optional rider or endorsement to provide for such payments. It becomes effective October 1, 1983.

CS/SB 670—

This bill amends section 626.321(1) by adding a new subsection (h) which provides for a limited agent's license for crop hail and multiple peril crop insurance. It also provides that an agent so licensed may share commissions with an association organized under 12 U.S.C.A., sections 2031–2055 or sections 2091–2098. The law becomes effective July 1, 1983.

CS/SB 812—

This bill is a substantial rewording of section 624.610 relating to reinsurance. It provides specific criteria which must be met in order for a ceding insurer to take credit for its cessions. These criteria are established for both authorized and unauthorized insurers. In addition, specific authority is given insurers to cede risk to Lloyds London. The criteria were also made applicable to captive and reciprocal insurers. The effective date of the law is October 1, 1983.

HB 965—

This law amends the valued policy law to provide that if an insurer elects to replace a structure deemed to be a total loss, at its expense, and the cost of replacement is less than the insured value of the structure, the insurer shall return to the named insured a portion of the premium for all policy terms during which the policy limits were the same as those in effect on the date of the loss equal to that portion of the premium paid for limits of insurance on the structure in excess of the cost of replacement. The effective date is upon becoming law.

HB 1023—

This law relates to those companies participating in the windstorm pool and changes the amount of policyholder surplus a company shall have in order to become a limited apportionment company. Under the old law a company with $5,000,000 or less policyholder surplus writing 25 percent of its total countrywide property insurance premiums in Florida could petition the Department to become a limited apportionment company. The $5,000,000 threshold was increased to $10,000,000. This provision becomes effective on the latter of July 1, 1983 or becoming law.

HB 1043—

This law substantially revised Chapter 631, Florida Statutes, Insurer Insolvency; Guaranty of Payment. The changes constitute for the most part a technical rewrite intended to rearrange provisions in a more logical manner in order to make the chapter more easily understandable. Many substantive changes are also made, primarily to conform to the model bill adopted by the National Association of Insurance Commissioners. The effective date is upon becoming law.

CS/SB 1065—

This bill amends several sections of the insurance code. It also amends section 20.13(2) by adding the Division of Rehabilitation and Liquidation to the list of Divisions of the Department. Section 624.155—Civil Remedy was amended to provide the notice to the Department and the company shall state that the notice is given in order to perfect the right to pursue the Civil Remedy. The section relating to licensing a foreign insurer owned or controlled by any government or governmental agency which was repealed in Sunset last year has been reinstated as section 624.404(8). The section on special surplus, 624.408(4) was amended by removing the $70,000 per year increase and requiring the surplus to be $750,000 no later than December 31, 1986.

The Department was given the authority to require the financial statement of an insurer to be filed in a computer readable form. The agent's countersignature law was amended to allow a company to imprint on a policy the name of an agency or other entity with which the agent may be sharing commissions. The countersignature law was further amended to state that it does not apply to reissuance of policies or endorsements thereto which are part of a mass reissuance of such policies and do not involve a change of premium or payment of agent's commission. The $2.00 fee for changing the address of an agent's license was eliminated. The qualification for an agent's license was broadened to permit the Department to waive the one year residency requirement for an applicant for a general lines agent's license if the applicant is an employee of an insurer or an agency and is under the supervision of a currently licensed general lines agent. Section 627.331 was amended to require the filing of underwriting rules not contained in rating manuals for private passenger auto and homeowners insurance. For individual risks that are not rated in accordance with a company's rates, rating schedules, rating manuals and underwriting rules filed with the Department and which have been submitted to the insurer for individual rating, the insurer is required to file rates with the Department for such individual rates as soon as practical but no later than 90 days thereafter.

The section relating to cash payment of claims was amended to allow payment by check or draft if the check or draft has the magnetic numerical coding on it which will allow it to be cleared through the Federal Reserve System.

Section 627.4269 was created to require interest at 12% to be paid on settlements if the payment agreed to is not tendered within 20 days or such other date as agreed upon. The readable policy law was amended to delete the requirement that all policies be printed using type of a size no smaller than 8 point, 1 point leaded. Exemption to the readable policy law was expanded to include partial revision to policies and endorsements filed on or after October 1, 1983 which modify policy forms prior to October 1, 1983. The requirement that a life insurer pay 10% interest on the proceeds from written notice of death was changed to 11% on proceeds paid in a lump sum computed from the date the insurer receives written due proof of death.

Sections 627.6055 and 627.6615 were amended so that in the future if a claim is denied under a policy for the stated reason that a handicapped child has attained the limiting age for dependent children the burden shall be on the policyholder to establish that the child is and has continued to be handicapped. Any individual or group health insurance policy providing maternity benefits shall also cover the service of certified nurse-midwives licensed pursuant to Chapter 467.

Section 627.7264 which requires a company writing liability coverage to provide through a corporate officer certain information, may have the information supplied by the officer or the insurer's claim manager or superintendent. The provisions of the code relating to cancellation of an insurance policy which has been premium financed were changed to provide that the 10-day notice is to be mailed instead of served upon the insured.

Section 627.743 which requires a title search and notice to lienholders, if any, was amended to remove the $2,000 threshold. Now a search must be made regardless of amount. These are claims for loss payments where the auto is owned by a person who is not a named insured. Self-insurers may use a reporting agent to report workers' compensation data to the Department of Labor and Employment Security. Auto warranty companies can now provide an auto warranty at no cost to the consumer in accordance with the amended provisions of sections 634.121 and 634.1216. A domestic company now has the statutory authority to count as an asset the operating system software it uses to make its EDP equipment run. Routine program software must continue to be expensed as acquired. This bill takes effect upon becoming law.

HB 1096—

This bill amends section 460.413 relating to chiropractors. It prohibits a chiropractor from offering to accept or accepting payment for services rendered by assignment from any third party payor after offering to accept or accepting whatever the third party payor covers as payment in full, if the effect of the offering or acceptance is to eliminate or give the impression of eliminating the need of payment by an insured of any required deductions applicable in the insured's policy. A chiropractor may not submit a claim to a third party payor at a greater or inflated fee than the usual fee charged for the service rendered without third party reimbursement. This bill becomes effective October 1, 1983.

HB 1103—

This law amends Chapter 440 by providing that the workers' compensation medical fee schedule shall be limited to such charges as prevail in the state for similar treatment of injured persons. It also provides for a three member panel to develop the fee schedule whose membership consists of the Insurance Commissioner and two members appointed by the Governor, one representing employers and the other representing employees. To aid and assist the panel in determining the schedules, an advisory committee is to be appointed by and serve at the pleasure of the Insurance Commissioner.

Deleted from existing law was the requirement that an insurer must obtain a signed rejection from an employer who did not want a policy with an 80/20 coinsurance provision in it. Companies still are required to make available an 80/20 coinsurance policy but only at the written request of the insured. This bill becomes effective upon becoming law.

HB 1176—

This bill relates to Health Maintenance Organizations and amends Chapter 641, Part II. In addition to various technical changes, several major substantive changes were made to existing law. Financial statements are to be prepared on the basis of generally accepted accounting principles. In applying for an initial certificate of authority, the HMO must demonstrate that its rates are actuarially sound for the benefits provided in its contracts, including administrative costs. Minimum surplus requirements were changed so that by December 31, 1985 an HMO must have at least $100,000 surplus. The amount of minimum surplus increases each year for 3 years so that by December 31, 1988 the statutory minimum for all HMOs is to be $250,000. The annual report required in section 624.16 was changed to include an actuarial certification of the soundness of the rates and advanced the filing date for those HMOs on other than a calendar year fiscal year. The civil remedy section was changed to provide attorney's fees and court costs to the prevailing party instead of only for a successful defendant. The provisions for insolvency protection were substantially amended. They require a deposit of securities with the Department. The size of the deposit is a function of the HMO's expenditures, existing surplus, and third party guarantees and reinsurance, if any. Where a deposit is required, the minimum amount is $100,000 and the maximum is $1,500,000; both figures being dependent on stated variables. HMO contracts can now contain provisions for coordination of benefits. The bill's effective date is October 1, 1983 except for the reporting requirements which take effect upon the bill becoming law.

CS/HB 1228—

This bill amends section 320.021 relating to providing evidence of insurance when purchasing automobile license plates. The provision relating to a notarized affidavit was amended to remove the notarization requirement and include in the affidavit the name of the insurance company, the policy number, and the make and year of the vehicle insured. This bill becomes effective July 1, 1983.

HB 1302—

Effective July 1, 1983, the Florida Patient's Compensation Fund will make available to non-hospital health care providers coverage with limits of 1 million dollars per claim, 3 million dollars annual aggregate, or 2 million dollars per claim, 4 million dollars annual aggregate as selected by the health care provider. Hospitals will have available coverage with limited 10 thousand dollars per bed per claim, not to exceed 2.5 million dollars annual aggregate. Previous available coverage limits were 3, 5, 8 or 10 million dollars per claim as selected. The new law eliminated the cap on assessments to health care providers with the result that all health care provider members are now fully assessable for deficits in the Fund. Finally, to assure that actuarially sound fees are established, the Fund will cease to offer coverage in any year that the sum of fees collected from health care providers other than hospitals does not total 5 million dollars. The hospital financial responsibility requirements will still apply in such years. The bill's effective date is upon becoming law.

HB 1317—

This law provides for the regulation of Multiple Employer Welfare Arrangements. It provides that the Department may request any entity which provides coverage for life and health insurance benefits to prove that it is exempt from state regulation due to federal law. Otherwise the Department may examine the entity to determine if it is engaged in activities which are regulated under Florida law. It also requires both third party administrators and service companies to be subject to regulation of the Insurance Department. Deposits, filing of financial statements in accordance with generally accepted accounting principals, and grounds for suspension are also provided in the bill. This law becomes effective October 1, 1983.

HB 7-B—

This law reenacts and revises Chapter 651 relating to continuing care contracts. Numerous technical and editorial changes were made. The major changes include an amended definition of continuing care. Information required to be filed toward a provisional certificate of authority was increased, including the necessity of filing a preliminary feasibility study. Information required to be filed toward the certificate of authority was amended, including proof that 50% of the total units are reserved. At least 75% of initial entrance fees must be escrowed or placed on deposit with the Department until payment in full has been received for 70% of the total units and a certificate of occupancy has been received. Under certain conditions, the Department has discretion to allow release of initial entrance fees. The debt service requirement was doubled and an operating reserve requirement was created. A grandfather mechanism allows existing facilities and provisional certificate of authority holders 20 years during which to gradually meet the amended debt service reserve requirement. Advisory Council members are required to disclose certain financial interests. Continuing care facilities are subject to fair trade practices. The general effective date of this bill is October 1, 1983. However, Sections 25, 27, 28 and 29 shall take effect upon becoming law. Section 35 of this bill shall take affect July 1, 1983. Section 25 of HB 7-B relates to the provisional certificate of life care facilities. Sections 27, 28 and 29 relate to Chapter 154, Florida Statutes, which regulate State Health Facilities Authority. Section 35 of this bill relates to Chapter 81-292, Laws of Florida, which is the sunset bill relating to this chapter.

SB 10-B—

This law reenacts and revises Chapter 638, Florida Statutes, relating to ambulance contracts, pursuant to the Regulatory Reform Act, Section 11.61, Florida Statutes. There are numerous technical and editorial changes.

Major substantive changes include an increase in the amount of capital required to issue contracts from $25,000 to $50,000. The association must at all times maintain not less than $25,000 in unimpaired capital stock or net trust funds. A deposit of securities or a surety bond in the amount of $20,000 must be made with the Department. The law becomes effective October 1, 1983.

SB 11-B—

This law reenacts and revises Chapter 637 relating to pharmaceutical service plan corporations. Numerous technical and editorial changes were made. The bill changes the number of persons required to form a corporation from 30 to 5. It requires that the board of directors include at least 2 licensed pharmacists and one representative of the general public. The corporation must maintain at all times working capital sufficient to carry all acquisitions and operating expenses for at least 3 months. Provisions relating to suspension or revocation of license of both corporations and sales representatives were rewritten and patterned after those applying to insurers and agents. The law has an October 1, 1983 effective date.

SB 12-B—

This bill amends Chapter 639 relating to burial insurance and was passed under the Sunset provisions of Florida Statutes. There are numerous technical and editorial changes. Substantive changes were made in the provisions relating to the disposition of proceeds received on contracts. The seller must place in trust 70% of the funds received for funeral merchandise and 100% of the funds received for funeral service. Restrictions were placed on withdrawal of funds placed in trust. They may not be loaned to anyone in the funeral or cemetery business. The provisions regarding cancellation or default were amended to allow the seller of contracts liquidated damages in the event of cancellation or default by the contract purchaser. The revocation and suspension provisions relating to both corporations and sales representatives were amended and patterned after those pertaining to insurers. A new section relating to unfair methods of competition and unfair sales practices was created. The effective date is October 1, 1983.

HB 13-B—

This law reenacts and revises Chapter 637, Florida Statutes, relating to optometric service plans pursuant to the Regulatory Reform Act, Section 11.61, Florida Statutes. Many of the revisions are editorial and technical in nature. Major changes include changing the number of individuals required to form a corporation from 30 to 5. At least two members of the board of directors must be licensed optometrists and one a representative of the general public. A corporation must maintain as working capital an amount sufficient to carry all acquisition and operating expenses for at least 3 months. The grounds for suspension or revocation of license of both service plan corporations and its sales representatives were reworked and patterned after those applying to insurers. The effective date of the law is October 1, 1983.

SB 23-B—

This law relates to service warranty associations and was passed under the Sunset review process. Numerous technical and editorial changes were made. The major changes include a new definition of a premium to include membership, policy, inspection, survey, or service charges. The deposit requirements were changed to provide an increasing scale based on the amount of gross written premiums. Under certain conditions a surety bond may be placed with the Department in lieu of the deposit of securities. Letters of credit are to be eliminated after July 1, 1984. If an association purchases contractual liability insurance for 100% of its claim exposure, it may not have to establish an unearned premium reserve. The license expiration date was changed from September 30 to June 1. The requirements for examination of an association were amended to remove the mandatory requirement for examination for those associations writing less than $20,000 a year in gross written premiums. Associations are required to keep certain accounts and records in their offices. If a sales representative has his registration with the Department of Insurance suspended or revoked, the Department of Insurance is required to file a recommendation with a regulatory authority issuing a license to perform professional services if one exists. Provision for a civil remedy was added to the chapter as were sections relating to unfair trade practices. The bill has an effective date of October 1, 1983 except for the technical section applicable to sunset review.

SB 24-B—

This bill reenacts Chapter 634 relating to home warranty associations and was passed in accordance with the provisions of the Sunset review process. Numerous technical and editorial changes were made. Substantive changes included several additions to the definitions section of Chapter 634 relating to premiums, net assets, and surplus. An association must establish an unearned premium reserve equal to 25% of its gross written premium in force. It must also maintain net assets equal to one-sixth of its written premiums. Net assets may not include goodwill, customer lists or certain other items. If an association purchases contractual liability coverage for 100% of its claim exposure it shall not be required to set up an unearned premium reserve. The deposit requirements were changed to require a deposit of $100,000, or $25,000 and a surety bond of $75,000. A new section was added providing for an administrative fine in lieu of suspension or revocation of license. Accounting records must be maintained in its offices. Sales representatives must register with the Department of Insurance unless they receive no renumeration for their warranty sales activities. A provision for a civil remedy was added as were provisions relating to unfair trade practices. There is a provision providing for a refund of premium within 10 days of issue of any contract. The law has an effective date of October 1, 1983.

SB 28-B—

This bill authorizes health insurers to contract with licensed health care providers for alternative rates of payment and to contract with the insured to limit payments under a policy to those alternative rates. It also provides that these contractual practices are not an unfair or deceptive trade practice and do not violate antitrust laws. The bill's effective date is October 1, 1983.

INSURANCE DEPARTMENT SERVICE OFFICE OPERATIONS

The Insurance Department has in operation 17 Service Offices throughout the State in order to offer more efficient service to the public on the local level. During the fiscal year July 1, 1982 through June 30, 1983, these Service Offices assisted Florida citizens on 50,856 claims, resulting in adjustments paid to claimants totaling $35,050,397.00. These Service Offices are located as follows:

Bradenton, Florida: 233 U.S. 301 Boulevard East
Brooksville, Florida: 26 West Broad Street
Daytona Beach, Florida: 125-B South Palmetto Avenue
Fort Lauderdale, Florida: 201 West Broward Boulevard, Suite 207
Fort Myers, Florida: 2365 West First Street
Gainesville, Florida: 4424 N.W. 13th Street, Suite B-11
Jacksonville, Florida: 111 Coastline Drive, East, Box 40
Lakeland, Florida: 118 East Pine Street
Live Oak, Florida: 314 North Ohio Avenue
Melbourne, Florida: 19 North Babcock Street
Miami, Florida: 750 Dade County Regional Service Center, 401 N.W. 2nd Avenue
Orlando, Florida: State Regional Service Center, Suite 401, 400 West Robinson Street
Panama City, Florida: 231 East Fourth Street
Pensacola, Florida: Suite 515, 5th Floor, 160 Governmental Center
St. Petersburg, Florida: 412 - 12th Avenue North
Tampa, Florida: Hillsborough County Regional Service Center, Suite 809, 1313 North Tampa Street
West Palm Beach, Florida: 111 Georgia Avenue, Suite 209

GROWTH OF INSURANCE FIGURES WITH PERCENTAGE INCREASE OVER PREVIOUS YEAR

	1965	1982	Total Percent Increase 1965–1982	Percent Increase 1981–1982
Direct Writings, All Lines	$ 1,326,102,843	9,485,127,475	615.26	9.71
Life Insurance in Force (Florida)	22,644,932,157	167,511,831,363	639.73	12.26
Florida Life Insurance Premiums and considerations for annuities	480,333,548	2,586,541,395	438.49	17.70
Accident and Health Direct Writings	290,473,476	2,516,326,288	766.28	9.66
Fire and Casualty Direct Writings	551,693,997	4,382,259,792	694.33	6.06

†Less Fraternal Business

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
1. Accredited Surety and Casualty Co., Inc. (9005) 918 South Orange Avenue Orlando, FL 32806	$ 5,753,642	$ 2,920,560	$ 500,000	$ 2,333,082	1971	1980	$ 9,286,529	$ 361,643	$ 515,002	$ 10,684,685	1
2. Aegis Security Insurance Company (9007) 2589 Interstate Drive Harrisburg, PA 17110	3,713,004	1,172,288	1,000,000	1,540,716	1977	1980	1,201,155	347,057	307,830	1,667,630	2
3. Aetna Casualty & Surety Company of Ill. (9011) 1020 31st Street Downers Grove, IL 60515	1,053,805,145	862,898,712	3,000,000	187,906,433	1971	1978	125,452,605	28,116,936	−50,531,784	334,686,298	3
4. Aetna Casualty and Surety Company (9010) 151 Farmington Avenue Hartford, CT 06156	7,351,937,389	5,996,967,521	25,000,000	1,329,969,868	1907	1978	1,830,373,488	183,267,474	−456,542,237	2,793,280,544	4
5. Aetna Fire Underwriters Insurance Co. (1006) 55 Elm Street Hartford, CT 06115	11,685,088	65,820	2,500,000	9,119,268	1962	1981	....	703,917	....	....	5
6. Aetna Insurance Company (1005) 55 Elm Street Hartford, CT 06115	3,434,380,697	2,993,437,215	10,000,000	430,943,482	1819	1981	894,478,574	34,789,851	−299,271,856	907,924,361	6
7. Affiliated FM Insurance Company (1007) P.O. Box 7500 Johnston, RI 02919	124,428,109	81,117,168	8,750,000	34,560,941	1950	1979	34,761,978	7,634,591	−691,857	43,230,466	7
8. Agricultural Insurance Company (S.D.) (1012) 580 Walnut Street Cincinnati, OH 45202	5,220,414	1,024,043	2,355,000	1,841,371	1905	1981	634,747	367,281	−74,343	742,313	8
9. AIU Insurance Company (1003) 70 Pine Street New York, NY 10270	209,441,505	183,154,021	8,000,000	18,287,484	1851	1978	69,839,937	4,725,812	−2,218,541	64,363,918	9
10. Albany Insurance Company (9014) 59 John Street New York, NY 10038	29,116,176	15,424,313	2,500,000	11,191,863	1811	1980	9,780,625	519,931	−1,245,289	12,127,981	10
11. Alexander Hamilton Ins. Co. of America (Ill.) (9013) 33045 Hamilton Blvd. Farmington Hills, MI 48018	12,159,226	3,480,663	1,000,000	7,678,562	1970	1980	4,829,748	978,293	291,642	1,961,376	11
12. All America Insurance Company (9016) 800 South Washington Street Van Wert, OH 45891	35,220,612	26,020,301	2,400,000	6,800,311	1961	1980	16,807,964	−9,799	−2,087,186	20,225,693	12
13. Allegheny Mutual Casualty Company (9701) 485 Chestnut Street Meadville, PA 16335	3,318,146	1,165,978	....	2,152,168	1936	1978	1,958,609	198,949	3,035	1,914,272	13
14. Allendale Mutual Insurance Company (2015) P.O. Box 7500 Johnston, RI 02919	762,029,192	506,211,072	....	255,818,120	1835	1979	649,667,724	11,199,214	−34,366,086	109,950,633	14
15. Alliance Assurance Co., Limited (U.S. Branch) (3010) 51 John F. Kennedy Parkway Short Hills, NJ 07078	80,927,023	48,354,754	....	32,572,269	1911	1978	28,056,324	3,167,909	−2,213,940	30,595,627	15
16. Allianz Insurance Company (9015) 6435 Wilshire Blvd. Los Angeles, CA 90048	150,802,840	121,528,337	10,000,000	19,274,503	1977	1982	30,233,819	−2,699,772	−12,257,261	59,565,448	16
17. Allied Fidelity Insurance Co. (9017) 8945 N. Meridian Street Indianapolis, IN 46260	24,443,334	15,259,665	2,400,000	6,783,668	1969	1981	20,804,275	398,767	−798,238	22,925,096	17
18. Allstate Indemnity Company (9019) Allstate Plaza Northbrook, IL 60062	38,064,707	22,534,909	2,400,000	13,129,797	1960	1977	....	1,960,309	....	....	18
19. Allstate Insurance Company (9020) Allstate Plaza Northbrook, IL 60062	9,658,198,169	6,836,029,734	3,000,000	2,819,168,434	1931	1977	3,980,061,382	427,633,515	−295,946,461	5,728,030,913	19
20. American Agricultural Ins. Co. (Ind.) (1032) 225 Touhy Avenue Park Ridge, IL 60068	149,987,104	93,856,896	2,366,300	53,763,908	1948	1980	36,866,266	7,688,238	−1,577,456	70,077,180	20
21. American Alliance Insurance Company (Ariz.) (1033) 580 Walnut Street Cincinnati, OH 45202	7,355,040	1,489,803	2,352,000	3,504,236	1946	1981	634,747	555,467	−74,343	742,313	21
22. American Ambassador Casualty Company (9023) 900 Skokie Boulevard Northbrook, IL 60062	46,811,674	34,223,146	1,000,000	11,588,527	1965	1980	14,334,548	1,613,570	−2,495,526	16,159,027	22
23. American Automobile Insurance Co. (Mo.) (9025) 777 San Marin Drive P.O. Box 777 Novato, CA 94998	466,470,261	355,472,616	3,500,000	107,497,644	1912	1978	146,232,173	24,162,790	3,436,454	165,155,542	23
24. American Automobile Ins. Co. of Illinois (9027) 200 West Monroe Street Chicago, IL 60606	11,105,979	2,977,206	2,350,025	5,778,748	1973	1979	2,053,608	468,789	−314,949	2,481,360	24
25. American Bankers Insurance Company of FL (1055) 600 Brickell Avenue Miami, FL 33131	153,336,396	117,975,502	5,083,164	30,277,730	1948	1979	108,206,380	6,853,165	−5,995,253	70,035,244	25
26. American Casualty Co. of Reading Penn. (9035) CNA Plaza Chicago, IL 60685	335,680,248	284,410,940	2,350,000	48,919,307	1903	1977	101,415,159	−11,240,864	−18,120,075	106,257,615	26
27. American Centennial Insurance Co. (Del.) (1035) 400 Beneficial Center Peapack, NJ 07977	324,342,258	204,815,838	3,000,000	116,526,420	1970	1981	79,395,689	3,365,062	−20,379,354	81,360,522	27
28. American Consumer Insurance Company (9030) 100 Crossways Park West Woodbury, NY 11797	26,564,078	21,550,869	2,358,752	2,654,457	1950	1981	10,331,026	808,489	−1,513,439	12,439,012	28
29. American Continental Insurance Co. (9037) Penntower 3100 Broadway Kansas City, MO 64111	34,505,689	21,427,937	2,350,000	10,727,752	1960	1979	13,441,864	493,796	−2,434,135	19,422,272	29

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 27,917	$ 10,684,481	$ 832,293	$ 59,747	$ 867,126	8.12	.38	86.69	95.18	85.68	$ 1,738,249	$ 2,016,522	$ 2,393,384	$ 2,653,482	$ 2,833,082	1
622,439	1,610,072	555,830	165,892	607,335	37.72	5.45	37.71	80.88	36.41	. . . (Company	Admitted to Fla.,	12-20-82)	. . . .	2,540,716	2
100,840,539	326,327,638	212,795,245	714,882,023	280,160,486	85.85	7.64	21.99	115.48	21.45	. . . .	119,534,526	141,119,997	161,548,891	190,906,433	3
828,054,649	2,913,382,628	1,943,355,036	4,361,602,297	2,222,641,931	76.29	10.27	29.11	115.67	30.36	1,089,267,072	1,127,610,792	1,239,155,429	1,153,971,960	1,354,969,868	4
. . . (Reinsured	100%)	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	9,187,668	9,666,802	10,243,284	10,915,351	11,619,268	5
484,623,026	844,972,623	−568,002,734	2,169,710,663	730,661,095	86.47	9.63	39.32	135.42	36.59	297,588,783	308,687,323	318,381,835	350,672,519	440,943,482	6
15,068,682	33,708,066	17,946,818	43,117,813	21,632,104	64.17	5.02	32.85	102.05	25.62	22,957,285	33,475,871	36,780,436	40,526,978	43,310,941	7
320,267	731,133	434,546	588,780	508,154	69.50	6.71	33.95	110.17	33.44	3,980,726	4,044,499	4,008,142	4,199,124	4,196,371	8
25,121,234	62,514,611	33,817,208	36,008,309	36,706,019	57.79	7.42	38.28	103.49	37.77	10,098,537	18,278,699	23,071,020	28,322,150	26,287,484	9
4,960,840	11,806,814	7,335,724	7,781,700	7,952,384	67.35	9.54	33.65	110.55	32.76	13,920,555	14,853,515	16,346,290	14,687,820	13,691,863	10
2,909,024	1,622,589	645,134	137,228	704,662	43.43	.13	38.46	82.03	31.82	6,305,304	6,610,151	6,881,263	7,700,269	8,678,562	11
8,212,423	19,301,451	10,448,898	11,731,795	12,382,381	64.15	12.73	33.93	110.81	32.38	6,533,637	7,368,694	7,789,953	9,030,645	9,200,311	12
948,272	1,824,199	6,337	90,585	30,187	1.65	.73	97.45	99.83	92.86	1,507,661	1,638,179	1,789,987	1,956,020	2,152,168	13
341,298,716	125,138,794	123,878,830	108,375,623	100,978,092	80.69	5.05	41.72	127.46	47.49	202,141,157	195,347,113	237,545,952	244,483,059	255,818,120	14
13,417,794	30,148,486	16,797,788	26,123,975	19,342,482	64.16	10.49	32.70	107.34	32.22	13,000,440	18,205,546	26,204,443	28,314,009	32,572,269	15
13,156,159	58,896,251	31,558,122	66,315,819	31,813,164	59.11	21.09	41.34	121.54	40.88	28,942,831	31,022,947	31,617,071	33,946,498	29,274,503	16
11,241,401	17,710,160	6,159,542	2,267,945	7,256,022	40.97	3.76	59.78	104.51	46.18	1,748,362	2,519,780	2,819,981	4,180,947	9,183,668	17
. . . (Reinsured	100%)	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	9,979,715	11,033,491	12,231,381	13,982,108	15,529,797	18
2,008,817,480	5,583,112,990	3,573,189,456	3,769,356,393	3,888,425,190	69.65	11.07	24.59	105.30	23.97	1,693,533,517	1,981,089,058	2,371,135,879	2,395,168,905	2,822,168,434	19
25,433,706	66,379,555	63,429,722	65,122,563	54,574,469	82.22	1.73	18.43	102.38	17.46	31,769,432	36,151,680	37,364,776	46,737,921	56,130,208	20
320,267	731,133	434,546	588,780	508,154	69.50	6.71	33.95	110.17	33.44	4,146,254	4,210,274	4,153,343	5,253,081	5,856,236	21
6,990,955	16,267,402	8,848,697	21,827,512	11,576,698	71.17	17.76	26.42	115.34	26.60	. . . .	. . . .	18,946,333	11,114,294	12,588,527	22
72,864,597	164,331,619	120,185,555	218,430,759	84,419,869	51.37	11.58	34.96	97.91	34.79	73,210,718	76,361,754	85,146,344	112,221,574	110,997,644	23
1,004,610	2,374,156	886,050	1,260,614	1,601,710	67.46	9.20	36.60	113.27	35.02	. . . .	5,201,837	7,505,158	7,628,760	8,128,773	24
55,627,460	67,124,170	32,263,422	25,724,870	31,826,490	47.41	7.35	54.17	108.93	51.92	22,314,254	22,470,632	21,576,967	30,782,402	35,360,894	25
52,163,866	102,193,125	63,055,163	200,196,685	84,837,328	83.02	5.29	29.95	118.26	28.80	51,512,890	57,194,902	68,274,099	68,098,163	51,269,307	26
51,461,530	83,697,729	42,948,241	94,024,618	81,189,802	97.00	1.53	25.81	124.35	26.55	25,753,063	37,697,204	53,868,407	54,120,473	119,526,420	27
5,064,376	11,511,300	3,594,711	11,490,394	7,240,591	82.90	14.98	35.27	113.15	32.84	2,526,944	3,703,595	3,581,780	3,948,635	5,013,209	28
5,753,728	17,574,937	9,778,302	7,787,276	12,643,726	71.94	9.86	32.05	113.85	29.00	6,292,038	5,185,291	5,377,853	11,112,824	13,077,752	29

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
30. American Credit Indemnity Co. of NY (9040) 300 St. Paul Place Baltimore, MD 21202	$ 80,315,378	$ 29,100,082	$ 1,500,000	$ 49,715,296	1893	1981	$ 24,062,531	$ 4,133,159	$ −1,496,600	$ 26,957,463	30
31. American Druggists Insurance Company (1065) 11370 Reed Hartman Highway Cincinnati, OH 45241	82,918,982	43,516,875	4,350,106	35,052,001	1907	1979	17,603,424	−4,252,368	−9,568,320	27,849,739	31
32. American Economy Insurance Company (9043) 500 North Meridian Street Indianapolis, IN 46207	284,450,316	181,656,510	2,500,000	100,293,806	1959	1981	157,417,915	10,588,055	−13,029,157	211,536,600	32
33. American Employers' Insurance Co. (9045) One Beacon Street Boston, MA 02108	451,496,136	355,513,468	2,500,000	93,482,668	1923	1981	202,435,954	−7,984,851	−53,133,060	253,941,911	33
34. American Excel Ins. Co. (Iowa) (9116) 2995 LBJ Freeway, Suite 225 Dallas, TX 75234	(Name Changed 9,036,216	from Centurion 3,654,945	Casualty Co., 1,000,000	3-22-83) 4,381,271	1976	1978	5,692,525	1,792,650	2,091,598	2,180,699	34
35. American Family Home Insurance Company (9047) 3418 Swann Ave Tampa, FL 33679	20,093,538	15,122,693	1,250,000	3,720,845	1965	1981	15,924,532	204,443	−1,100,251	12,850,686	35
36. American Fidelity Fire Insurance Company (1080) 100 Crossways Park West Woodbury, NY 11797	32,111,983	24,328,630	2,500,000	4,069,446	1923	1981	4,798,131	−449,961	−1,881,162	4,026,400	36
37. American Fidelity Insurance Company (9050) P.O. Box 25523 Oklahoma City, OK 73125	23,980,067	14,895,817	2,000,000	7,084,250	1962	1980	12,529,558	1,366,111	−591,444	18,029,341	37
38. American Fire and Casualty Company (1085) P.O. Box 2753 Orlando, FL 32802	53,903,149	38,977,497	2,636,702	12,288,950	1933	1979	33,288,173	−536,786	−5,301,434	41,146,308	38
39. American Fire and Indemnity Company (9053) P.O. Box 1259 Galveston, TX 77553	13,439,596	7,675,948	1,500,000	4,263,648	1936	1981	9,986,386	216,352	−687,741	8,211,026	39
40. American and Foreign Ins. Co. (Del.) (1040) 150 William Street New York, NY 10038	152,100,991	127,331,443	2,600,000	22,169,547	1897	1977	72,463,,423	725,755	−9,917,346	86,367,470	40
41. American Frontier Insurance Company (Ga.) (9054) 4311 U.S. Hwy 19 North Palm Harbor, FL 33563	2,252,051	976,088	400,000	875,963	1955	1980	884,483	−7,520	−255,139	1,993,621	41
42. American Guarantee & Liability Ins. Co. (NY) (9055) 231 North Martingale Road Schaumburg, IL 60196	110,589,909	87,631,262	2,350,000	20,608,646	1939	1979	41,540,377	−539,339	−6,613,012	46,147,190	42
43. American Hardware Mutual Insurance Co. (2324) P.O. Box 435 Minneapolis, MN 55440	198,514,970	143,476,057	....	55,038,912	1900	1981	71,276,601	−314,321	−11,346,977	90,054,103	43
44. American Home Assurance Company (1370) 70 Pine Street New York, NY 10270	1,132,040,798	882,525,666	4,237,635	245,277,497	1899	1978	286,260,818	28,273,733	−13,793,410	354,456,574	44
45. American Indemnity Company (9065) P.O. Box 1259 Galveston, TX 77553	102,100,630	71,387,949	4,000,000	26,712,681	1913	1981	50,422,117	1,813,725	−7,127,873	72,422,334	45
46. American Independent Reinsurance Co. (N.Y.) (1097) P.O. Box 3802 Stamford, CT 06905	80,052,909	53,072,819	3,000,000	23,980,090	1932	1980	35,647,661	−1,753,502	−8,590,106	60,064,443	46
47. American Insurance Company (N.J.) (1100) 777 San Marin Drive Novato, CA 94998	991,172,140	778,869,681	10,501,770	201,800,689	1846	1978	418,277,129	49,970,148	−23,945,970	486,174,914	47
48. American Integrity Insurance Company (9066) Two Penn Center Plaza Philadelphia, PA 19102	5,080,234	2,608,605	500,000	1,971,629	1966	1981	2,865,209	287,560	−91,188	5,717,101	48
49. American Liberty Insurance Company (1103) 105 Vulcan Road Birmingham, AL 35216	23,345,069	18,641,375	1,968,560	2,735,154	1953	1981	13,027,736	217,985	−2,081,074	13,608,129	49
50. American Live Stock Insurance Company (9067) 200 South Fourth Street Geneva, IL 60134	16,943,005	9,088,069	2,000,000	5,854,936	1953	1981	6,666,367	1,573,064	1,633,553	9,179,320	50
51. American Manufacturers Mutual Ins. Co. (2027) Long Grove, IL 60049	198,334,786	114,851,539	....	83,483,247	1837	1978	47,401,250	6,455,588	−5,456,262	63,469,772	51
52. American Modern Home Insurance Co. (9071) 1200 First National Bank Building Cincinnati, OH 45201 5323	53,436,036	32,396,020	2,500,000	18,540,016	1965	1981	36,095,606	390,239	−3,217,192	29,128,220	52
53. American Motorists Insurance Company (9070) Long Grove, IL 60049	964,509,795	806,671,900	6,449,529	151,388,366	1926	1978	379,210,003	3,422,316	−49,792,299	526,983,121	53
54. American Municipal Bond Assurance Corp. (N.Y.) (9068) P.O. Box 756 Milwaukee, WI 53201	164,834,448	108,041,949	3,000,000	53,792,499	1971	1980	96,823,906	5,241,977	−7,467,776	55,606,219	54
55. American Mutual Fire Insurance Company (2036) P.O. Box 31190 Charleston, SC 29407 1190	38,695,833	25,252,970	....	13,442,863	1892	1980	20,647,129	1,163,680	−734,987	22,808,071	55
56. American Mutual Insurance Co. of Boston (2038) Quannapowitt Parkway Wakefield, MA 01880	120,213,516	98,035,372	....	22,178,144	1920	1979	26,493,445	−491,005	−4,676,812	55,820,051	56
57. American Mutual Liability Insurance Co. (9700) Quannapowitt Parkway Wakefield, MA 01880	492,893,425	402,580,032	....	90,113,393	1887	1979	105,973,778	−3,283,983	−18,707,255	223,280,201	57
58. American National Fire Ins. Co. (N.Y.) (1105) 580 Walnut Street Cincinnati, IL 45202	43,028,171	30,750,339	2,350,000	9,927,832	1947	1981	19,042,421	1,578,234	−2,230,316	22,260,413	58

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 12,866,302	$ 25,138,931	$ 7,919,497	$ 8,764,838	$ 10,722,688	42.65	5.32	57.98	105.95	54.07	$ 38,912,603	$ 42,437,472	$ 46,044,222	$ 44,637,018	$ 51,215,296	30
5,554,203	29,069,816	14,295,317	21,090,966	21,818,162	75.00	21.47	36.42	132.89	38.04	5,175,792	7,007,736	33,744,468	31,870,694	39,402,107	31
79,365,416	200,735,750	126,665,439	84,435,317	137,721,338	68.61	8.45	29.33	106.39	27.63	75,269,306	91,397,896	107,558,881	107,752,049	102,793,806	32
100,742,817	254,661,884	161,700,102	201,157,043	188,654,395	74.08	11.72	35.06	120.86	35.16	....	....	....	92,003,449	95,982,668	33
3,102,674	3,265,523	381,545	69,759	353,616	10.83	.02	25.10	35.95	37.59	....	2,947,301	3,654,844	3,468,348	5,381,271	34
7,892,306	12,241,473	6,866,472	1,251,017	6,945,493	56.74	8.55	43.70	108.99	41.63	3,673,271	4,078,884	4,516,136	4,874,639	4,970,845	35
2,156,346	4,721,181	3,364,310	8,007,774	3,626,558	76.81	37.60	25.43	139.85	29.82	5,750,933	8,013,845	8,437,133	7,419,863	6,589,446	36
6,922,795	17,574,276	12,618,005	5,544,532	12,078,564	68.73	9.34	25.30	103.37	24.66	6,003,068	6,211,840	6,893,828	7,705,736	9,084,250	37
17,752,328	33,160,448	17,920,293	13,057,163	22,159,353	66.82	10.42	38.74	115.99	31.22	11,630,392	12,814,586	14,659,566	15,360,029	14,925,652	38
5,097,572	8,016,030	5,340,487	1,193,604	5,259,410	65.61	7.02	35.94	108.58	35.09	35,773,276	4,696,056	5,597,782	5,835,270	5,763,648	39
32,648,787	84,915,827	49,182,192	74,762,281	58,052,533	68.36	9.95	33.36	111.68	32.80	21,575,925	26,169,390	34,080,170	31,066,697	24,769,547	40
160,226	1,904,836	1,012,456	793,912	1,534,374	80.55	3.27	29.57	113.39	28.26	539,331	669,514	1,165,170	1,295,492	1,275,963	41
21,392,618	43,075,228	23,365,560	51,018,980	28,696,946	66.62	11.86	36.87	115.35	34.42	16,699,539	18,751,941	19,076,932	23,102,632	22,958,646	42
33,678,580	94,315,564	61,580,546	79,751,233	67,229,438	71.28	11.81	28.94	112.03	30.31	41,316,542	47,763,152	52,125,173	54,337,193	55,038,912	43
130,581,334	336,697,201	184,108,179	505,261,294	232,610,499	69.09	15.07	19.94	104.10	18.94	124,665,443	172,582,224	218,260,114	221,109,794	249,515,132	44
26,911,715	73,270,830	49,177,396	37,540,013	51,385,274	70.13	9.92	29.68	109.73	30.02	20,896,364	23,761,963	30,945,335	30,327,860	30,712,681	45
21,629,725	55,398,763	31,608,866	26,317,528	43,529,821	78.58	2.32	34.61	115.51	31.93	6,821,599	6,567,612	26,287,501	27,760,390	26,980,090	46
206,832,985	475,689,369	275,623,639	471,203,607	276,845,171	58.20	10.57	36.27	105.03	35.49	155,577,906	194,296,587	240,863,019	219,773,656	212,302,459	47
1,569,688	5,465,845	1,860,187	650,000	1,885,187	34.49	2.54	64.63	101.67	61.79	1,482,688	1,611,973	1,839,791	2,179,478	2,471,629	48
6,436,667	11,535,355	6,294,102	8,260,030	6,810,897	59.04	11.48	47.52	118.04	40.28	3,756,804	3,707,800	4,302,077	5,050,560	4,703,714	49
3,296,128	9,610,883	4,479,743	1,403,689	4,588,695	47.74	.56	34.70	83.00	36.33	3,312,711	4,264,654	5,212,827	6,529,441	7,854,936	50
22,841,056	63,215,199	37,580,937	61,997,758	41,745,125	66.04	10.76	31.83	108.63	31.71	46,266,426	57,493,499	77,194,659	73,683,503	83,483,247	51
17,889,226	27,747,338	15,564,005	2,835,640	15,743,121	56.74	8.55	46.31	111.59	44.11	6,479,465	9,585,118	13,133,192	18,245,482	21,040,016	52
182,728,445	502,360,056	271,861,934	457,420,357	331,272,366	65.94	10.62	33.35	109.91	31.79	104,903,669	122,488,132	166,407,326	177,242,485	157,837,895	53
88,734,760	5,049,691	−30,610	624,218	1,712	.03	1.92	196.35	196.30	17.83	....	....	....	50,249,498	56,792,499	54
10,549,260	22,728,754	15,047,378	6,704,133	15,848,040	69.73	4.50	29.01	103.23	28.91	6,259,582	8,290,674	10,542,445	11,466,319	13,442,863	55
9,541,325	56,443,452	41,995,169	77,282,032	42,229,318	74.82	13.21	20.25	108.29	20.48	17,056,684	17,820,741	20,990,799	22,790,597	22,178,144	56
38,165,299	225,773,807	167,980,678	309,128,130	168,917,275	74.82	13.21	20.25	108.29	20.48	66,154,294	67,403,416	3,049,650	89,014,160	90,113,393	57
9,608,036	21,934,004	13,036,392	17,663,415	15,244,625	69.50	6.71	33.95	110.17	33.44	9,437,448	16,067,597	11,406,561	13,750,174	12,277,832	58

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
59. American National Property & Casualty Co. (1107) P.O. Box 4006 GS Springfield, MO 65804	$ 63,401,514	$ 22,603,720	$ 2,500,000	$ 38,297,794	1974	1980	$ 19,507,225	$ 1,347,132	$ −1,341,545	$ 31,075,801	59
60. American Patriot Health Insurance Co. (N.Y.) (9072) 4854 Street Road Trevose, PA 19049	9,353,690	4,621,210	1,000,000	3,732,480	1969	1980	....	618,730	....	5,283,410	60
61. American Pioneer Casualty Insurance Co. (1102) P.O. Box 3509 Orlando, FL 32802	1,777,628	182,665	500,000	1,094,963	1982	1982	11,773	66,506	−20,523	11,773	61
62. American Policyholders' Insurance Company (9075) Quannapowitt Parkway Wakefield, MA 01880	34,423,714	27,420,827	2,550,000	4,452,887	1929	1979	13,719,997	−86,013	−3,087,050	15,431,338	62
63. American Preferred Insurance Company (1106) 500 North Meridian Street Indianapolis, IN 46207	34,768,128	10,191,746	1,250,000	23,326,651	1979	1981	9,150,896	1,650,701	−1,306,328	13,575,894	63
64. American Protection Insurance Company (9076) Long Grove, IL 60049	8,702,182	4,137,763	2,400,000	2,164,419	1962	1978	....	343,499	....	....	64
65. American Re-Insurance Company (Del.) (9078) One Liberty Plaza 91 Liberty Street New York, NY 10006	1,440,925,977	1,147,118,864	8,235,771	285,571,342	1917	1977	345,680,792	36,389,794	−53,678,615	362,795,489	65
66. American Risk Assurance Company (9074) 6600 S.W. Red Road Miami, FL 33143	6,436,522	3,751,771	1,100,000	1,584,751	1977	1979	2,275,341	−283,025	−926,653	3,644,396	66
67. American Road Insurance Company (9079) The American Road Dearborn, MI 48121	193,252,013	89,219,807	3,000,000	101,032,206	1959	1980	97,677,826	21,536,669	8,987,648	61,197,065	67
68. American Security Insurance Company (1110) 3290 Northside Parkway NW Atlanta, GA 30327	131,734,573	66,503,143	2,000,000	63,231,432	1938	1979	73,382,981	2,222,386	−4,068,955	47,294,610	68
69. American Southern Home Insurance Company (9565) P.O. Box 10475 Tampa, FL 33679	1,518,365	8,400	500,000	1,009,965	1982	....	....	9,965	....	....	69
70. American Southern Insurance Company (1745) P.O. Box 7369, Station C Atlanta, GA 30357	15,598,326	9,835,498	1,000,000	4,762,828	1937	1981	8,771,989	672,341	288,312	11,959,460	70
71. American Specialty Insurance Co. (9077) P.O. Box 7369, Station C Atlanta, GA 30357	2,742,257	168,457	1,000,000	1,573,800	1979	1981	....	178,120	....	....	71
72. American States Insurance Company (9084) 500 North Meridian Street Indianapolis, IN 46207	762,980,415	506,576,369	2,468,990	253,935,055	1929	1981	286,188,162	28,941,629	−33,922,978	335,220,480	72
73. American States Insurance Co. of Texas (9083) 500 North Meridian Street Indianapolis, IN 46207	6,683,187	61,805	2,500,000	4,121,382	1955	1980	....	416,995	....	....	73
74. American Union Insurance Co. of New York (1120) 500 North Meridian Street Indianapolis, IN 46207	115,052,386	81,261,889	1,500,000	32,290,497	1923	1978	31,172,697	3,465,754	−4,823,530	43,559,141	74
75. American Universal Insurance Company (1121) 144 Wayland Avenue Providence, RI 02906	262,864,547	225,172,075	4,000,000	33,692,472	1917	1978	61,769,456	9,u77,074	−8,341,207	63,714,798	75
76. American Zurich Insurance Co. (9080) 231 North Martingale Road Schaumburg, IL 60196	20,304,475	8,872,763	2,500,000	8,931,711	1961	1981	4,154,037	84,110	−840,378	5,643,224	76
77. Americas Insurance Company (FL) (9082) 610 Poydras St. New Orleans, LA 70131	33,909,002	8,139,777	1,250,000	24,519,225	1963	1978	2,830,114	3,078,458	1,940,516	4,416,310	77
78. Amica Mutual Insurance Company (9709) 10 Waybosset Street Providence, RI 02904	507,849,091	325,350,585	....	182,498,506	1907	1977	284,669,909	7,214,963	29,195,337	287,721,175	78
79. Appalachian Insurance Company (9086) Allendale Park 1301 Atwood Ave. Johnston, RI 02919	70,237,612	27,915,662	3,525,000	38,796,950	1942	1979	12,749,369	3,294,303	−1,823,010	36,570,376	79
80. Archdale Mutual Insurance Company (2041) 308 East Fifth Street Charlotte, NC 28202	3,997,775	94,082	....	3,903,693	1963	1981	....	132,782	−27,449	459,865	80
81. Argonaut Insurance Company (9085) 250 Middlefield Road Menlo Park, CA 94025	1,216,929,364	934,864,826	2,933,604	279,130,934	1957	1980	78,620,570	4,574,816	−86,356,713	295,334,930	81
82. Argonaut-Midwest Insurance Company (9087) 200 South Wacker Drive Chicago, IL 60606	93,981,304	60,385,195	2,400,000	31,196,109	1962	1980	5,127,428	−956,368	−5,631,960	19,260,974	82
83. Arkwright-Boston Insurance Company (1125) 225 Wyman Street Waltham, MA 02154	73,026,325	35,531,157	2,350,000	35,145,167	1975	1981	19,716,054	4,557,730	1,977,401	21,285,980	83
84. Arkwright Boston Mfgrs. Mutual Ins. Co. (2045) 225 Wyman Street Waltham, MA 02154	730,264,552	355,114,595	....	375,149,956	1850	1981	417,030,400	−6,405,901	−23,458,349	119,299,144	84
85. Aspen Indemnity Corporation (9089) 5200 South Quebec, Suite 306 Englewood, CO 80111	6,761,304	3,667,815	1,250,000	1,843,489	1977	1979	2,783,752	343,340	101,150	3,305,520	85
86. Associated General Insurance Company (9088) 28 West Adams Avenue Detroit, MI 48226	70,164,857	53,522,194	2,350,000	14,292,662	1968	1981	13,362,305	587,268	−4,473,612	20,153,923	86
87. Associated Indemnity Corporation (9090) 777 San Marin Drive Novato, CA 94998	107,385,189	75,497,406	2,350,000	29,537,783	1923	1978	21,669,370	7,286,275	3,142,499	23,299,018	87
88. Assurance Company of America (N.Y.) (1130) 3910 Keswick Road, P.O. Box 1185 Baltimore, MD 21203	9,841,618	187,593	2,350,000	7,304,025	1945	1981	....	835,147	....	....	88

NANCIAL DATA
ND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
remiums nearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
10,422,509	$ 29,414,480	$ 20,439,304	$ 7,085,674	$ 20,187,654	68.63	10.10	25.83	104.56	24.45	$	$ 27,736,818	$ 23,884,254	$ 42,607,567	$ 40,797,794	59
pany Writes	A&H Only)....	....	....	....	......	....	....	......	....	2,815,186	2,864,081	3,110,052	4,123,411	4,732,480	60
....	11,773	39	1,599	1,638	13.91	....	260.41	274.32	260.41	....	....	....	....	1,594,963	61
6,543,630	15,314,450	13,296,016	17,782,396	10,686,721	69.78	16.20	34.18	120.16	33.92	8,905,815	5,907,510	8,142,782	7,009,977	7,002,887	62
4,853,245	11,791,755	7,631,062	4,078,888	9,097,532	77.15	7.56	26.36	111.08	22.90	4,158,538	2,552,466	22,176,621	22,897,173	24,576,651	63
(Reinsured	100%)	....	....	....	......	....	....	......	....	4,081,193	4,236,753	4,302,471	4,403,206	4,584,419	64
79,394,851	349,037,135	212,940,035	785,634,718	247,419,247	70.89	6.56	37.99	115.44	36.55	140,679,763	160,794,050	223,340,428	257,999,527	293,807,113	65
1,224,874	4,810,752	3,821,571	868,598	3,214,619	66.82	11.67	40.77	119.26	53.82	2,171,038	1,772,678	2,688,139	2,651,202	2,684,751	66
57,318,854	64,504,835	41,063,957	19,942,067	37,924,773	58.79	7.00	20.27	86.07	21.36	73,920,096	93,624,840	139,489,503	72,381,361	104,032,206	67
2,240,078	48,486,843	22,052,410	10,129,197	23,910,309	49.31	6.09	52.99	106.39	54.32	30,378,363	34,543,222	50,828,482	59,067,602	65,231,432	68
....	....	....	....	....	......	....	....	......	....	....(Company	Licensed	12-30-82)	....	1,509,965	69
3,365,339	12,514,130	7,434,049	3,494,131	6,903,683	55.17	12.20	30.33	97.70	31.73	3,732,989	4,298,221	5,036,179	4,678,224	5,762,828	70
(Reinsured	100%)	....	....	....	......	....	....	......	....	....	2,076,697	2,227,712	2,310,422	2,573,800	71
9,874,177	329,795,175	209,425,320	237,121,978	208,814,230	63.32	10.10	36.87	110.29	36.27	177,488,255	219,699,569	252,731,720	270,451,553	256,404,045	72
(Reinsured	100%)	....	....	....	......	....	....	......	....	3,444,491	2,626,733	5,808,118	6,204,387	6,621,382	73
1,493,536	42,163,222	28,507,822	52,683,500	31,414,622	74.51	3.22	33.71	111.44	32.63	20,182,547	23,898,211	27,679,349	31,669,438	33,790,497	74
25,029,880	64,560,468	60,297,995	84,517,103	39,326,446	60.91	25.40	26.60	112.92	26.96	28,230,820	36,744,463	39,313,748	34,037,421	37,692,472	75
2,139,262	4,307,522	−2,066,803	5,101,898	2,869,694	66.62	11.86	41.03	119.51	31.32	....(Company	Admitted to Fla.,	12-27-82)	....	11,431,711	76
602,077	4,554,390	1,754,145	2,902,980	2,604,365	57.18	−0.71	0.92	57.39	0.95	16,342,847	17,977,279	19,919,762	22,658,236	25,769,225	77
4,006,465	264,734,133	125,893,041	142,571,468	141,712,683	53.53	12.16	23.28	88.97	21.42	130,364,373	152,394,988	181,624,295	167,043,490	182,498,506	78
5,559,712	33,536,911	20,170,756	13,607,338	22,676,104	67.62	4.04	33.78	105.44	30.98	25,972,599	30,397,824	36,947,315	40,886,647	42,321,950	79
....	459,865	458,688	....	358,688	78.00	0.06	27.92	105.97	27.92	2,673,678	2,962,119	3,481,651	3,647,375	3,903,693	80
7,282,877	297,053,742	193,080,683	738,638,089	270,616,937	91.10	16.99	20.98	129.07	21.10	97,007,003	237,935,932	415,070,786	261,400,495	282,064,538	81
2,431,492	19,373,070	12,592,219	48,172,049	17,648,931	91.10	16.99	20.98	129.07	21.10	16,456,829	26,738,139	46,417,973	23,472,531	33,596,109	82
6,575,740	22,620,673	11,600,224	22,434,395	9,887,620	43.71	2.07	45.48	91.26	48.33	13,463,238	17,519,589	25,019,645	29,938,956	37,495,167	84
5,062,679	110,802,703	99,048,210	79,044,782	80,882,290	73.00	3.18	44.99	121.17	41.79	263,414,438	264,053,937	348,417,629	339,514,034	375,149,956	83
1,062,663	3,179,550	1,562,918	1,725,163	1,731,030	54.44	13.99	28.38	96.82	27.30	....(Company	Admitted to Fla.,	7-28-82).....	....	3,093,489	85
6,547,954	20,018,664	15,124,626	38,374,469	16,637,328	83.11	14.75	24.48	122.35	24.32	8,784,747	11,178,231	13,552,104	14,712,753	16,642,662	86
0,932,714	23,870,267	23,622,514	45,468,224	9,492,566	39.77	13.29	33.78	86.84	34.61	17,282,024	19,587,233	20,551,282	26,556,735	31,887,783	87
(Reinsured	100%)	....	....	....	......	....	....	......	....	5,496,803	7,878,801	8,425,743	9,048,627	9,654,025	88

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
89. Atlanta Casualty Company (9092) 3169 Holcomb Bridge Road Norcross, GA 30071	$ 21,699,464	$ 11,936,258	$ 1,000,000	$ 8,763,206	1972	1978	$ 11,242,130	$ 1,648,650	$ 39,517	$ 12,443,131	89
90. Atlanta International Insurance Co. (N.Y.) (1132) 1700 Commerce Drive NW, Suite 100 Atlanta, GA 30318	59,564,299	44,522,670	2,560,932	12,480,697	1929	1979	14,143,813	90,266	−3,803,092	21,471,244	90
91. Atlantic Insurance Company (1131) P.O. Box 1771 Dallas, TX 75221	17,804,307	9,339,036	2,000,000	6,465,271	1929	1980	5,969,752	−1,025,451	−1,207,557	6,397,083	91
92. Atlantic Mutual Fire Insurance Company (2054) 17 West McDonough Street Savannah, GA 31401	5,621,306	3,356,366	....	2,264,940	1905	1979	4,736,145	210,277	−271,413	4,428,238	92
93. Atlantic Mutual Insurance Company (2072) 45 Wall Street New York, NY 10005	467,030,897	347,628,980	....	119,401,917	1842	1978	164,688,236	909,173	−22,444,444	186,687,255	93
94. Atlas Assurance Company of America (9096) 59 John Street New York, NY 10038	32,647,866	15,394,652	2,500,000	14,753,213	1978	1980	9,780,624	1,947,558	−1,245,288	12,127,981	94
95. Atlas Mutual Insurance Company (2080) P.O. Box 13525 Kansas City, MO 64199-3525	6,988,221	2,678,817	....	4,309,403	1935	1979	1,340,723	243,242	5,966	847,334	95
96. Automobile Club Insurance Company (9091) 3590 Twin Creeks Drive Columbus, OH 43204	37,853,108	20,759,076	2,503,700	14,590,332	1947	1981	15,543,241	2,141,340	237,656	28,135,492	96
97. Automobile Ins. Co. of Hartford CT (9093) 151 Farmington Avenue Hartford, CT 06156	66,893,315	32,274,120	2,250,000	32,369,194	1968	1978	12,075,603	1,885,275	−2,323,072	17,712,656	97
98. Auto Owners Insurance Company (9703) P.O. Box 30660 Lansing, MI 48909	895,502,330	573,240,753	....	322,261,576	1916	1977	353,055,231	11,830,987	−40,807,217	440,736,459	98
99. Avemco Insurance Company (9095) 411 Aviation Way Frederick, MD 21701	53,147,865	35,888,825	2,002,000	15,257,040	1960	1980	28,624,065	4,330,335	3,569,335	30,706,016	99
100. BCS Insurance Company (9303) 676 North St. Clair Chicago, IL 60611	39,630,055	17,764,864	1,200,000	20,655,190	1952	1979	1,120,012	4,087,673	4,816,215	21,175,046	100
101. Balboa Insurance Company (1139) 620 Newport Center Drive Newport Beach, CA 92660	173,984,271	97,667,624	2,350,000	73,966,647	1948	1980	108,366,943	10,496,982	−4,326,301	75,756,384	101
102. Bankers Insurance Company (1141) 1033 34 Street North St. Petersburg, FL 33713	8,641,687	6,862,272	600,000	1,179,415	1976	1981	6,856,920	2,459	−640,502	5,127,668	102
103. Bankers Multiple Line Insurance Co. (Iowa) (1143) 4810 North Kenneth Avenue Chicago, IL 60630	69,635,249	42,250,644	2,772,000	24,612,605	1883	1979	21,813,796	−567,533	−7,987,785	35,882,860	103
104. Bankers and Shippers Ins. Co. of NY (1140) 3060 South Church Street Burlington, NC 27215	26,400,600	16,751,014	2,350,000	7,299,586	1919	1979	5,105,723	−305,030	−2,035,332	6,815,654	104
105. Bankers Standard Fire & Marine Co. (Texas) (1146) 3531 Silverside Road Wilmington, DE 19810	32,004,338	24,470,581	1,800,000	5,733,757	1943	1980	12,100,587	321,190	−1,953,723	12,949,767	105
106. Bankers Standard Insurance Company (Florida) (9098) 1600 Arch Street 7th Floor Philadelphia, PA 19103	76,379,382	56,658,168	2,500,000	17,221,214	1970	1980	28,234,703	564,323	−4,567,963	30,216,123	106
107. Bay State Insurance Company (1147) 305 North Main Street Andover, MA 01810	42,219,076	16,868,169	1,250,000	24,100,906	1955	1979	15,414,146	2,585,157	175,611	14,119,504	107
108. Beacon Insurance Company (N.C.) (1148) P.O. Box 2070 Richardson, TX 75080	36,118,807	25,986,539	2,000,000	8,132,268	1960	1982	17,010,580	−3,106,890	−5,755,177	25,195,810	108
109. Belgian General Ins. Co. (US Branch) (3060) 70 Pine Street New York, NY 10005	17,481,231	9,289,409	....	8,191,823	1975	1980	3,807,307	717,071	−611,499	4,195,457	109
110. Belk Stores Insurance Reciprocal (4060) 308 East Fifth Street Charlotte, NC 28202	10,026,105	258,670	....	9,767,435	1951	1981	....	221,389	−150,002	347,059	110
111. Birmingham Fire Ins. Co. of Pennsylvania (1150) 70 Pine Street New York, NY 10270	145,770,762	119,755,433	2,500,000	23,515,329	1871	1978	39,363,112	3,087,726	−1,415,956	48,812,213	111
112. Bituminous Casualty Corporation (9100) 320 18th Street Rock Island, IL 61201	394,368,671	314,248,911	8,000,000	72,119,759	1928	1979	100,238,420	13,931,859	−12,461,593	129,746,521	112
113. Bituminous Fire and Marine Insurance Co. (1160) 320 18th Street Rock Island, IL 61201	21,779,369	4,816,831	2,500,000	14,462,538	1942	1979	....	3,528,942	6,051,897	....	113
114. Boston Old Colony Insurance Company (Mass.) (1166) 80 Maiden Lane New York, NY 10038	69,476,919	60,245,059	2,400,000	6,831,859	1906	1979	36,724,908	−5,090,127	−12,850,588	48,794,882	114
115. Brotherhood Mutual Insurance Company (2117) P.O. Box 2227 Fort Wayne, IN 46801	14,986,437	10,642,635	....	4,343,801	1935	1979	9,590,884	−709,594	−1,220,693	12,277,673	115
116. Buckeye Union Insurance Company (9099) 1111 East Broad Street Columbus, OH 43216	947,285,428	742,126,547	5,000,000	200,158,881	1965	1979	419,444,155	−5,351,154	−59,349,444	482,134,159	116

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 5,744,730	$ 11,595,747	$ 8,623,627	$ 3,188,619	$ 8,273,244	71.35	5.99	22.33	99.66	20.81	$	$	$ 7,200,677	$ 7,966,964	$ 9,763,206	89
5,940,700	19,297,004	6,652,737	23,303,181	11,735,483	60.82	29.76	29.14	119.71	26.19	8,025,966	11,701,298	13,470,139	15,132,860	15,041,629	90
2,939,203	5,972,598	3,188,238	4,015,607	4,106,327	68.75	16.67	34.80	120.22	32.49	12,559,880	8,855,944	9,385,594	9,224,869	8,465,271	91
2,424,231	4,246,226	2,500,119	400,193	2,466,762	58.09	9.24	39.06	106.39	37.46	2,123,497	2,146,424	2,454,720	2,343,026	2,264,940	92
77,575,467	183,805,902	100,452,417	203,249,747	121,559,521	66.13	12.19	33.88	112.21	33.36	77,690,367	89,698,196	109,651,025	112,452,398	119,401,917	93
4,960,840	11,806,815	7,335,724	7,781,701	7,952,384	67.35	9.54	33.65	110.55	32.76	20,920,540	22,307,168	24,844,203	22,079,085	17,253,213	94
651,320	763,447	193,335	291,423	348,954	45.71	10.54	42.97	99.22	38.72	....	....	....	3,901,587	4,309,403	95
7,990,098	26,901,547	15,504,378	8,994,340	15,391,889	57.22	11.99	29.91	99.12	28.60	9,753,520	11,395,989	13,443,310	15,860,004	17,094,032	96
4,877,709	18,278,587	11,832,316	23,355,951	13,227,099	72.36	10.86	29.48	112.71	30.43	38,541,079	40,173,233	41,686,711	38,593,920	34,619,194	97
176,179,518	441,428,301	317,740,559	301,979,503	328,628,679	74.45	7.88	26.92	109.24	26.96	161,837,421	201,156,242	250,597,802	297,894,511	322,261,576	98
14,903,959	28,365,971	13,402,042	11,173,447	15,782,962	55.64	7.68	24.10	87.42	22.26	9,896,695	11,794,701	12,782,246	14,513,377	17,259,040	99
2,786,503	24,167,655	16,500,713	6,294,472	13,981,001	57.85	3.62	18.60	80.07	21.23	14,343,259	16,216,859	16,589,570	14,786,456	21,865,190	100
52,226,175	82,237,942	42,166,272	24,568,763	40,219,193	48.91	9.40	46.95	105.26	50.97	34,347,176	45,110,782	52,398,287	73,665,157	76,316,647	101
3,159,620	4,740,111	2,309,344	2,029,000	1,655,844	34.93	11.49	67.09	113.51	62.02	1,607,900	1,403,087	2,390,396	1,744,101	1,779,415	102
24,822,019	35,948,484	23,696,445	9,029,095	24,564,915	68.33	7.82	46.07	122.22	46.15	21,347,351	27,577,854	28,277,984	28,881,605	27,384,605	103
2,383,481	6,577,648	3,866,662	4,250,225	5,047,477	76.74	23.74	30.46	130.94	29.40	8,450,269	9,631,627	10,013,550	9,855,136	9,649,586	104
5,769,959	12,869,094	7,585,126	14,925,753	8,880,191	69.00	12.96	33.22	115.18	33.01	4,462,798	5,440,645	6,119,777	7,138,352	7,533,757	105
13,463,239	30,027,881	17,698,632	34,826,758	20,720,447	69.00	12.96	33.25	115.21	33.04	11,905,180	14,001,242	16,032,898	18,224,053	19,721,214	106
7,682,417	14,415,909	7,853,148	7,142,973	7,649,666	53.06	9.23	36.49	98.78	37.26	11,004,675	13,604,464	15,969,813	19,776,978	25,350,906	107
5,117,855	22,059,174	12,408,182	13,559,431	18,731,571	84.92	12.05	29.13	126.09	25.50	2,727,716	3,602,707	5,411,827	6,266,429	10,132,268	108
1,651,054	3,867,953	3,256,806	4,636,265	2,926,303	75.66	7.45	32.71	115.81	30.16	....	....	6,938,682	7,289,631	8,191,823	109
....	347,050	351,099	....	351,099	101.16	0.18	41.87	143.22	41.87	7,527,429	8,008,822	8,973,480	9,149,156	9,767,435	110
18,045,766	46,278,299	25,352,314	69,953,039	32,008,940	69.17	15.15	18.74	103.06	17.77	9,565,812	20,124,567	23,111,222	23,569,308	26,015,329	111
58,674,322	129,181,258	78,038,046	178,993,812	79,101,735	61.23	12.11	36.30	109.65	36.14	31,311,597	48,285,868	75,339,544	67,477,758	80,119,759	112
... (Reinsured	100%)	....	....	....	......	....	......	......	......	8,547,910	9,879,958	11,667,271	14,735,456	16,962,538	113
20,700,827	37,630,993	21,489,435	34,123,256	34,396,085	91.40	13.16	29.58	134.15	22.81	6,887,161	6,988,588	5,266,637	12,928,455	9,231,859	114
5,636,113	11,613,127	7,490,456	2,898,851	7,874,315	67.81	8.18	34.53	110.51	32.66	3,377,152	4,304,383	5,568,807	4,816,012	4,343,801	115
204,347,770	478,062,100	332,074,041	448,621,735	335,147,037	70.11	10.20	32.11	112.41	31.83	176,687,248	161,827,427	200,754,298	205,060,798	205,158,881	116

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
117. CIM Insurance Corporation (9129) One Executive Boulevard Yonkers, NY 10702	$ 29,921,914	9,184,446	$ 2,500,000	$ 18,237,468	1965	1979	$ 7,487,614	$ 2,991,862	$ 2,452,949	$ 4,350,106	117
118. Cadillac Insurance Company (9102) 17800 Woodward Avenue Detroit, MI 48203	17,302,275	12,467,627	1,480,000	3,354,648	1947	1980	2,639,925	484,593	−1,258,137	13,989,902	118
119. California Compensation & Fire Company (Cal.) (9104) 440 Lincoln Street Worcester, MA 01605	44,577,090	28,909,861	1,058,261	14,608,968	1933	1979	2,901,935	1,533,361	1,490,284	11,722,838	119
120. Calvert Insurance Company (Pa.) (1185) 123 William Street 26th Floor New York, NY 10038	11,249,149	3,306,955	2,500,000	5,442,194	1925	1980	1,535,485	541,625	−226,880	1,302,433	120
121. Cambridge Mutual Fire Insurance Company (2120) 305 North Main Street Andover, MA 01810	81,992,721	44,657,739	....	37,334,982	1834	1979	35,966,972	3,708,622	504,405	32,945,509	121
122. Camden Fire Insurance Association (N.J.) (1190) 414 Walnut Street Philadelphia, PA 19106	282,560,213	142,060,595	2,500,000	137,999,618	1841	1979	77,524,407	−218,199	−7,332,322	87,917,642	122
123. Canadian Indemnity Company (Canada) (3065) Post Office Box 7350 Costa Mesa, CA 92626 0267	66,746,479	49,484,808	....	17,261,670	1912	1979	30,818,833	−2,750,545	−8,479,997	36,555,642	123
124. Canal Insurance Company (9103) 417 East North Street Greenville, SC 29602	61,315,432	37,509,369	3,000,000	20,806,062	1939	1979	25,161,409	2,274,243	−781,354	20,051,214	124
125. Canners Exchange Subscribers (4075) 4300 Peterson Avenue Chicago, IL 60646	14,885,913	7,489,178	....	7,396,735	1907	1979	4,683,360	−1,063,887	−232,464	3,185,065	125
126. Capital Assurance Company (9200) P.O. Box 140730 Coral Gables, FL 33114	20,652,513	7,743,844	2,350,000	10,558,669	1978	1980	4,478,886	1,616,546	−758,327	5,700,028	126
127. Capitol Indemnity Corporation (9105) Post Office Box 8 Madison, WI 53701	18,179,643	16,165,830	1,140,552	873,261	1960	1981	3,670,172	−611,675	−2,282,828	4,786,182	127
128. Carolina Casualty Insurance Company (1424) 1107 Myra Street Jacksonville, FL 32204	41,023,066	30,498,643	1,580,307	8,944,116	1952	1979	15,770,018	465,580	−2,097,804	28,031,538	128
129. Carriers Insurance Company (9111) 3000 Ruan Center Des Moines, IA 50309	54,213,302	43,686,055	2,439,950	8,087,297	1962	1979	5,052,620	−7,267,736	−9,963,858	22,848,461	129
130. Casualty Reciprocal Exchange (4100) 92nd Street and State Line Kansas City, MO 64114	93,921,850	72,413,342	....	21,508,508	1912	1979	21,949,644	2,541,358	5,028,227	41,004,297	130
131. Catawba Insurance Company (9112) 1501 Lady Street Columbia, SC 29202	5,315,567	3,170,300	1,000,000	1,145,267	1940	1979	3,288,450	−141,370	−360,737	3,325,142	131
132. Cavalier Insurance Corporation (1193) 300 St. Paul Place Baltimore, MD 21202	34,684,978	9,211,566	4,800,000	20,673,412	1941	1982	5,969,751	−6,904,095	−1,781,847	3,735,980	132
133. Celina Mutual Insurance Co. (9704) Insurance Square Celina, OH 45822	64,633,097	53,848,877	....	10,784,220	1920	1981	30,688,411	−3,334,846	−5,481,342	36,116,223	133
134. Cenguard Insurance Corp. (Minn.) (1430) 80 Maiden Lane New York, NY 10038	(Name Changed 5,456,780	from "John	Alden Ins. Co.," 2,500,000	5-19-83) 2,956,780	1972	1979	....	4,603,815	3,034,891	−3,439,778	134
135. Centaur Insurance Company (9114) 190 South Wacker Drive Chicago, IL 60606	85,694,165	65,989,142	2,500,000	17,205,023	1974	1979	13,652,688	4,408,492	−1,684,295	30,333,833	135
136. Centennial Insurance Company (1195) 45 Wall Street New York, NY 10005	155,045,462	115,982,905	3,000,000	36,062,557	1941	1978	54,896,079	318,702	−7,531,698	62,229,085	136
137. Central Mutual Insurance Company (2144) 800 South Washington Street Van Wert, OH 45891	224,399,908	167,321,656	....	57,078,252	1876	1980	107,694,924	−2,238,333	−13,373,680	129,594,258	137
138. Central National Ins. Co. of Omaha (9115) 105 South 17th Street Omaha, NB 68102	152,867,082	70,454,164	12,000,000	70,412,918	1946	1980	55,254,834	5,653,414	−1,742,069	88,782,280	138
139. Century Indemnity Company (9117) 55 Elm Street Hartford, CT 06115	9,681,539	169,360	2,500,000	7,012,179	1968	1981	....	506,865	....	....	139
140. Charter American Insurance Company (Ark.) (9126) 8301 Maryland Ave. St. Louis, MO 63105	(Merged with 6,188,812	"Pacific Marine 1,841,817	Ins. Co.," 1,400,000	5-5-83) 2,946,995	1947	1981	1,140,441	1,392,227	929,285	−208,866	140
141. Charter Indemnity Company (N.Y.) (9120) Post Office Box 1247 Louisville, KY 40201	1,080,384	48,828	200,000	831,556	1962	1980	....	19,565	....	95,575	141
142. Charter Oak Fire Insurance Company (1205) One Tower Square Hartford, CT 06115	285,775,669	233,858,233	3,000,000	48,917,436	1935	1980	112,984,563	2,019,366	−12,959,613	134,052,481	142
143. Cherokee Insurance Company (1208) 95 White Bridge Road Nashville, TN 37205	25,182,046	17,265,540	2,000,000	5,916,506	1946	1981	15,199,013	385,668	−2,040,820	16,210,835	143
144. Chicago Insurance Company (1204) 55 East Monroe Street Chicago, IL 60603	50,732,659	35,868,683	3,000,000	11,863,976	1957	1979	11,464,088	415,733	−1,631,051	11,586,325	144
145. Christiania General Ins. Corp. of New York (1206) 102 White Plains Road Tarrytown, NY 10591	54,508,565	32,667,920	2,500,000	19,340,644	1941	1980	19,357,392	−516,407	−3,899,031	23,475,908	145

INANCIAL DATA
ND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Premiums Written	1978	1979	1980	1981	1982	Line No.
4,185,211	$ 4,866,886	$ 2,784,471	$ 364,820	$ 2,689,702	55.27	8.15	−13.81	49.60	−15.45	$	$	$	$ 19,126,059	$ 20,737,468	117
940,061	14,851,699	9,578,453	9,221,066	11,410,248	76.83	6.83	24.82	108.47	26.35	....(Company	...Admitted to	. Fla. 7-30-82)	....	4,834,648	118
1,108,697	11,613,335	6,686,299	18,606,356	5,716,700	49.23	11.74	26.20	87.17	25.95	.(Co. Admitted	to Fla. 12-9-82)	10,352,453	13,767,314	15,667,229	119
806,890	980,377	49,631	536,339	457,107	46.63	29.32	47.20	123.14	35.53	28,685,967	30,460,840	7,555,758	7,905,412	7,942,194	120
17,925,641	33,637,121	18,324,012	16,686,938	17,849,221	53.06	9.21	36.22	98.50	36.99	17,785,160	21,933,020	26,590,950	29,507,775	37,334,982	121
39,653,582	91,624,628	63,705,188	83,101,705	60,537,914	66.07	10.55	31.38	108.00	32.70	92,175,554	104,589,399	121,317,867	115,294,768	140,499,618	122
15,367,114	35,015,968	19,420,513	21,845,756	21,916,157	62.59	19.40	42.23	124.22	40.45	(Company	...Admitted to	Fla. 12-9-82)	....	17,261,670	123
13,632,092	18,603,464	10,319,677	13,051,351	10,336,232	55.56	17.49	31.15	104.20	28.90	10,521,637	13,739,109	17,653,112	20,300,688	23,806,062	124
2,269,170	3,748,083	1,776,150	2,282,208	2,552,929	68.11	14.69	23.40	106.20	27.53	1,308,648	8,513,013	9,189,107	8,061,955	7,396,735	125
2,874,068	5,113,767	2,119,773	3,543,495	3,024,628	59.15	11.18	44.50	114.83	39.93	1,312,821	1,401,989	1,674,751	2,837,534	12,908,669	126
1,863,792	5,328,905	3,150,236	11,608,349	4,113,407	77.19	29.08	36.57	142.84	40.71	2,387,940	2,600,505	2,348,909	2,407,829	2,013,813	127
8,654,580	26,384,378	18,795,875	12,648,179	16,352,944	61.98	12.52	33.45	107.95	31.49	6,811,047	8,263,462	9,768,405	10,909,848	10,524,423	128
−2,997,960	25,380,260	27,237,452	34,186,559	27,156,053	107.00	17.83	14.43	139.26	16.03	12,569,810	13,071,257	17,188,341	19,574,515	10,527,247	129
9,529,219	41,699,810	19,338,040	32,071,753	20,409,868	48.94	11.18	27.82	87.94	28.29	11,784,640	14,740,944	17,685,373	19,577,715	21,508,508	130
1,576,818	3,184,595	1,869,270	1,264,130	2,208,921	69.36	9.87	32.09	111.33	30.74	2,104,454	2,142,179	2,246,491	2,279,275	2,145,267	131
2,939,203	5,972,598	19,411,064	4,015,607	4,106,327	68.75	16.67	44.41	129.83	71.00	24,338,375	27,016,942	28,637,095	33,178,593	25,473,412	132
15,007,299	35,455,978	20,466,941	25,143,946	22,144,097	62.46	11.16	41.84	115.46	41.08	....	....	....	12,361,416	10,784,220	133
....	12,168,264	5,346,262	....	3,096,386	25.45	0.48	49.13	75.06	−173.81	....	....	....	7,257,297	5,456,780	134
7,555,996	28,496,311	15,049,932	40,408,321	19,422,639	68.16	4.33	33.42	105.91	31.40	....	10,391,358	13,291,919	15,523,876	19,705,023	135
25,858,489	51,268,634	33,484,139	67,749,916	40,519,840	66.13	12.19	33.97	112.29	33.44	24,942,495	28,940,978	36,094,207	36,778,203	39,062,557	136
52,620,300	123,672,298	66,950,342	75,170,545	79,339,108	64.15	12.73	33.93	110.81	32.38	42,425,692	45,730,025	49,172,343	58,706,144	57,078,252	137
30,458,711	80,736,977	34,075,905	25,049,808	33,913,932	42.01	4.40	55.78	102.18	50.72	24,319,939	39,672,030	42,339,244	47,246,322	82,412,918	138
(Reinsured	100%)	....	....	....	....	....	....	....	....	7,667,900	8,080,529	8,502,406	9,005,314	9,512,179	139
273,580	624,579	274,761	1,204,695	−354,700	−56.79	−2.41	10.42	−48.79	−31.15	2,894,626	5,808,778	8,617,058	4,360,854	4,346,995	140
(Company	Writes A&H	Only)	....	....	....	....	....	....	....	912,751	905,734	942,979	993,523	1,031,556	141
38,402,370	127,579,200	80,320,665	154,261,547	88,214,410	69.14	8.78	32.23	110.16	30.68	49,713,062	55,038,024	55,895,618	55,735,245	51,917,436	142
6,742,496	17,186,417	10,342,191	7,382,444	11,393,185	66.29	14.31	31.27	111.87	33.15	5,392,768	6,535,756	6,027,721	7,357,396	7,916,506	143
5,349,232	11,330,645	3,580,199	13,040,092	5,370,686	47.40	23.01	43.98	114.40	43.01	12,060,491	12,086,491	13,181,862	14,009,892	14,863,976	144
9,273,821	22,756,290	14,486,123	13,992,070	16,951,500	74.49	4.74	37.90	117.13	36.74	8,457,770	9,243,819	13,647,670	12,545,143	21,840,644	145

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
146. Chrysler Insurance Company (9134) 900 Tower Drive Troy, MI 48098	$ 53,527,088	$ 10,642,594	$ 1,500,000	$ 41,384,494	1964	1982	$ 6,322,373	$ 9,384,198	$ 3,518,794	$ 9,467,036	146
147. Church Insurance Company (1207) 800 Second Avenue New York, NY 10017	26,359,321	6,206,322	2,500,000	17,652,998	1929	1978	4,453,457	2,481,897	564,237	3,274,953	147
148. Church Mutual Insurance Company (9705) P.O. Box 357 Merrill, WI 54452	60,033,754	35,128,359	....	24,905,394	1897	1980	36,759,153	2,501,220	−149,365	32,435,751	148
149. Cincinnati Insurance Company (1209) Post Office Box 14567 Cincinnati, OH 45214	417,633,995	281,824,705	2,510,390	133,298,900	1951	1979	186,899,349	27,432,645	4,498,756	252,089,824	149
150. City Insurance Company (N.J.) (9132) 59 Maiden Lane New York, NY 10038	48,192,790	31,468,977	3,000,000	13,723,812	1971	1981	15,412,829	737,172	−2,347,161	16,835,867	150
151. Classified Insurance Corporation (1212) Post Office Box 1407 Waukesha, WI 53187	27,580,104	20,337,838	1,000,002	6,242,264	1959	1979	11,717,276	−546,689	−2,590,581	21,521,872	151
152. Colonia Insurance Company (U.S. Branch) (3070) 70 Pine Street New York, NY 10005	25,259,031	16,063,054	....	9,195,976	1976	1980	5,820,165	1,090,333	−946,385	6,301,653	152
153. Colonial Insurance Company of California (9140) P.O. Box 6066C Anaheim, CA 92806	29,347,020	24,995,114	1,750,000	2,601,906	1942	1980	1,082,611	−2,101,580	−3,759,877	11,094,111	153
154. Colonial Penn Franklin Ins. Co. (1225) 5 Penn Center Plaza Philadelphia, PA 19181	50,840,244	12,870,372	2,500,000	35,469,872	1866	1979	....	1,998,372	−319,468	−1,721,877	154
155. Colonial Penn Insurance Company (Mass.) (9145) 5 Penn Center Plaza Philadelphia, PA 19181	458,262,884	358,950,108	2,500,000	96,812,776	1977	1981	290,644,423	12,691,806	−16,320,775	289,862,772	155
156. Columbia Insurance Company (9147) 3024 Harney Street Omaha, NB 68131	31,460,344	14,928,603	2,000,000	14,531,741	1970	1980	7,001,378	−1,769,069	−3,117,034	7,621,090	156
157. Commerce and Industry Insurance Company (1226) 70 Pine Street New York, NY 10270	298,089,736	239,646,218	2,357,500	56,086,018	1957	1978	78,726,224	6,062,209	−2,831,896	97,624,426	157
158. Commercial Credit Mortgage Ins. Co. (9148) 300 St. Paul Place Baltimore, MD 21202	13,462,713	5,647,464	5,000,000	2,815,249	1974	1980	2,286,652	25,336	−1,489,766	1,755,664	158
159. Commercial Ins. Co. of Newark, N.J. (9150) 80 Maiden Lane New York, NY 10038	232,002,768	175,650,296	3,000,000	53,352,472	1910	1979	99,867,655	−584,823	−14,130,818	114,793,847	159
160. Commercial Loan Ins. Corporation (9153) P.O. Box 756 Milwaukee, WI 53201	41,320,385	23,584,622	2,000,000	15,735,762	1966	1980	18,023,832	2,535,539	282,441	3,427,481	160
161. Commercial Mortgage Ins. Inc. (9154) P.O. Box 7066 Madison, WI 53707	8,000,350	2,550,710	1,034,914	4,414,726	1969	1981	1,940,209	453,039	−167,057	498,314	161
162. Commercial Standard Ins. Co. (9155) P.O. Box 390 Fort Worth, TX 76101	21,540,248	17,667,102	1,250,000	2,623,146	1924	1979	10,544,436	−1,372,723	−3,670,051	10,315,692	162
163. Commercial Travelers Mutual Ins. Co. (9707) 70 Genesee St. Utica, NY 13502	19,940,415	13,688,983	....	6,251,432	1883	1978	....	56,981	....	8,773,958	163
164. Commercial Union Custom Ins. Co. (Del.) (9156) One Beacon Street Boston, MA 02108	5,826,741	1,288	2,500,000	3,325,453	1979	1980	....	612,090	....	....	164
165. Commercial Union Ins. Co. (1230) One Beacon Street Boston, MA 02108	1,464,330,726	1,182,155,913	6,000,000	276,174,812	1971	1981	674,786,513	−60,459,216	−177,110,203	842,912,944	165
166. Commonwealth Mortgage Assurance Co. (9158) 8 Penn Center—Suite 300 Philadelphia, PA 19103	31,038,477	8,357,664	2,000,000	20,680,813	1977	1980	5,397,138	−547,840	−2,542,437	4,866,206	166
167. Compass Insurance Company (N.Y.) (9159) P.O. Box 47350 Dallas, TX 75247	155,218,156	124,651,790	2,500,000	28,066,366	1969	1981	76,417,793	1,217,708	−17,550,964	85,539,845	167
168. Concord General Mutual Insurance Co. (9706) 4 Boston Street Concord, NH 03301	32,640,328	19,869,242	....	12,771,086	1928	1979	13,746,201	1,399,568	165,236	21,819,800	168
169. Connecticut Indemnity Company (9160) P.O. Box 420 Hartford, CT 06141	47,479,972	30,847,336	2,500,000	14,132,636	1931	1981	20,858,608	−167,912	−2,338,267	20,359,694	169
170. Consolidated American Insurance Company (1247) 1501 Lady Street Columbia, SC 29201	43,258,057	27,717,246	2,000,000	13,540,811	1953	1979	19,372,811	−1,520,204	−2,786,354	21,948,573	170
171. Consolidated Insurance Company (9163) 115 North Pennsylvania Street Indianapolis, IN 46204	31,476,646	21,215,155	1,600,000	8,661,491	1955	1979	17,989,096	515,540	−2,373,955	22,764,771	171
172. Continental Casualty Company (9165) CNA Plaza Chicago, IL 60685	3,604,145,492	2,613,396,255	39,282,790	951,466,447	1897	1977	941,277,556	36,922,723	−168,180,192	986,222,459	172
173. Continental Insurance Company (N.H.) (1250) 80 Maiden Lane New York, NY 10038	1,261,501,611	1,023,512,365	53,566,360	184,422,886	1977	1979	499,338,289	183,509	−70,654,103	573,969,237	173
174. Continental Reinsurance Corporation (Calif.) (9167) 80 Maiden Lane New York, NY 10038	205,074,689	112,508,629	1,500,000	91,066,060	1942	1980	8,664,798	14,134,372	−4,351,531	44,255,681	174

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 3,806,789	$ 9,865,026	$ 5,325,754	$ 1,345,780	$ 5,052,399	51.22	4.84	8.28	64.33	8.61	$ 30,859,396	$ 29,277,226	$ 40,215,749	$ 38,177,571	$ 42,884,494	146
1,993,430	3,187,714	798,623	1,288,377	906,514	28.44	16.54	37.33	82.30	36.33	12,670,107	14,834,184	16,192,895	17,719,505	20,152,998	147
19,351,709	31,253,722	17,449,927	8,617,664	18,220,042	58.30	8.33	33.85	100.48	32.61	....	....	....	22,792,833	24,905,394	148
92,989,732	245,033,415	139,431,036	134,234,780	146,169,826	59.65	7.69	30.83	98.16	29.96	50,813,467	65,868,257	84,182,844	103,307,176	135,809,290	149
6,839,003	17,369,240	10,947,043	19,780,264	11,947,557	68.79	14.26	30.47	113.51	31.43	9,548,305	12,863,132	14,285,523	14,378,320	16,723,812	150
6,621,223	18,994,754	9,964,391	8,556,417	10,482,603	55.19	10.42	48.03	113.64	42.39	....	....	....	7,175,897	7,242,286	151
2,514,681	6,092,819	4,851,536	7,250,977	4,627,222	75.95	5.69	33.90	115.53	32.78	....	....	7,212,957	8,042,130	9,195,976	152
496,797	11,869,590	10,565,947	3,532,317	9,291,348	78.28	14.21	39.19	131.68	41.93	....	....	7,372,059	6,203,347	4,351,906	153
248,575	1,214,186	788,165	880,222	1,124,762	92.64	36.52	−2.84	126.31	−2.00	27,822,885	30,685,618	35,149,849	35,971,500	37,969,872	154
110,978,344	284,962,845	183,961,073	193,964,549	202,442,2[illegible]	71.04	11.20	23.48	105.73	23.09	96,292,312	102,442,733	102,430,357	97,712,259	99,312,776	155
3,216,386	8,246,871	3,284,255	10,954,180	9,455,271	114.65	5.12	18.03	137.80	19.51	....	....	....	6,343,514	16,531,741	156
36,091,531	92,556,596	50,704,628	139,906,078	64,017,874	69.17	15.15	18.74	103.06	17.77	25,547,114	34,840,245	47,626,337	48,528,929	56,443,518	157
1,261,439	1,711,959	388,966	473,759	422,545	24.68	4.02	158.32	187.02	154.38	10,703,372	9,751,958	9,248,461	8,641,800	7,815,249	158
48,654,231	113,824,309	79,065,247	106,814,698	79,796,912	70.11	10.20	32.11	112.41	31.83	34,222,200	36,209,735	58,276,930	51,745,387	56,352,472	159
4,802,126	3,301,201	952,839	2,319,720	232,009	7.03	21.08	13.34	41.44	12.85	12,698,162	14,920,151	15,033,484	15,411,464	17,735,762	160
855,368	531,331	7,916	1,334,396	273,581	1.49	8.70	71.26	81.44	75.98	3,267,595	40,054,035	4,894,513	4,996,[illegible]01	5,449,640	161
5,235,657	5,229,849	5,523,038	7,587,623	5,457,190	68.78	14.51	86.89	170.18	44.05	5,029,207	5,075,679	3,505,989	3,478,795	3,873,146	162
(Company Writes	A&H Only) . . .	....	....	....	....	....	....	....	....	7,309,923	7,488,094	7,580,891	6,531,504	6,251,432	163
....	....	....	....	....	....	....	....	....	....	....	....	....	5,190,788	5,825,453	164
335,809,390	848,872,948	545,112,719	670,523,477	628,847,984	74.08	11.72	35.06	120.86	35.31	223,868,941	235,745,535	300,703,154	302,103,318	282,174,812	165
3,587,704	3,453,063	1,557,298	1,468,145	2,712,014	78.54	1.19	93.90	173.63	66.63	10,169,579	9,734,383	8,944,230	8,340,276	22,680,813	166
24,223,018	88,537,840	37,526,258	75,741,113	67,868,334	76.65	18.81	24.35	119.82	25.21	6,170,927	9,922,138	21,890,887	29,137,286	30,566,366	167
7,368,441	20,938,901	11,687,463	9,206,816	11,199,454	53.49	8.99	36.74	99.21	35.25	6,054,264	7,857,252	9,374,905	10,322,207	12,771,086	168
10,784,565	18,585,009	6,606,849	17,004,200	11,728,896	75.26	12.36	46.63	134.25	35.69	9,693,826	6,661,172	10,207,684	11,113,852	16,632,636	169
8,627,260	19,411,445	9,791,161	11,149,218	13,365,069	68.85	13.91	31.60	114.35	27.94	4,408,305	4,458,207	5,260,054	11,171,226	15,540,811	170
8,851,030	22,434,822	14,206,938	8,300,342	15,044,771	67.06	9.42	34.11	110.56	33.61	6,968,595	8,413,371	10,157,488	10,765,844	10,261,491	171
484,155,204	948,498,195	585,242,179	1,858,111,230	787,411,609	83.02	5.29	29.42	117.73	28.30	514,380,708	601,978,129	846,391,542	999,684,441	990,749,237	172
243,271,155	589,121,546	395,326,240	534,073,494	398,904,569	70.11	10.20	32.11	112.41	31.83	205,322,750	167,725,257	229,356,941	226,519,182	237,989,246	173
2,781,706	43,954,552	64,971,043	57,548,261	33,556,348	76.34	−0.23	33.79	109.90	33.56	77,797,244	100,246,117	106,505,142	93,126,643	92,566,060	174

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
175. Coronet Insurance Company (9161) 3500 West Peterson Avenue Chicago, IL 60659	$ 38,763,897	$ 29,613,050	$ 1,000,000	$ 8,150,847	1963	1980	$ 13,272,617	$ 1,771,538	$ −567,746	$ 15,501,459	175
176. Cotton States Mutual Insurance Company (9706) P.O. Box 2214 Atlanta, GA 30301	100,478,605	67,038,378	....	33,170,226	1941	1977	60,029,037	−2,080,995	−10,657,693	79,933,399	176
177. Covenant Insurance Company (9168) 95 Woodland Street Hartford, CT 06101	46,981,795	34,175,028	1,500,000	11,306,767	1974	1982	25,904,301	1,881,587	−1,660,861	25,393,409	177
178. Covenant Mutual Insurance Company (9720) 95 Woodland Street Hartford, CT 06105	63,937,405	35,197,591	....	28,739,813	1831	1982	25,904,301	−208,491	−1,660,861	25,393,409	178
179. Credit General Insurance Company (1255) One South Limestone Street Springfield, OH 45501	11,488,566	6,879,214	2,350,000	2,259,352	1965	1980	7,579,663	317,173	5,688	1,828,845	179
180. Criterion Insurance Company (9170) 1020 17th Street Northwest Washington, DC 20047	128,121,007	84,767,671	1,500,000	41,853,335	1961	1979	77,512,133	3,997,756	73,498	71,032,771	180
181. Cumis Insurance Society, Inc. (9172) 5910 Mineral Point Road Madison, WI 53701	119,650,789	91,577,165	5,831,488	22,242,136	1960	1979	59,339,362	−415,335	−10,392,691	73,564,233	181
182. Dairyland Insurance Company (Wisc.) (9174) P.O. Box 29410 Scottsdale, AZ 85252	340,636,654	238,730,855	1,398,450	100,507,349	1953	1977	66,466,039	6,710,651	−14,258,638	178,101,613	182
183. Delta Service Plans. Ins. Co.(Ill.) (9169) 1235 Mission Street San Francisco, CA 94103	(Name Changed 3,901,122	from "Dental 2,100,633	Service Plans Ins. 1,003,711	Co.," 7-29-82) 796,778	1970	1982	....	47,324	....	8,057,067	183
184. Dependable Insurance Company, Inc. (1253) P.O. Box 19030 Jacksonville, FL 32245-9030	44,264,609	28,301,639	2,350,000	13,612,970	1950	1979	45,711,138	2,703,566	1,198,577	34,196,995	184
185. Dixie Insurance Company (Fla.) (9166) 2204 Lakeshore Drive Birmingham, AL 35283	22,215,574	16,955,442	2,000,000	3,260,132	1978	1979	8,920,248	−1,946,845	−1,916,339	9,794,841	185
186. Dorinco Reinsurance Company (9177) 2030 Dow Center Midland, MI 48640	150,301,364	111,982,460	5,000,000	33,318,904	1977	1982	30,906,230	6,456,819	−6,534,904	47,021,136	186
187. Eagle Star Insurance Company of America (9175) 111 John Street New York, NY 10038	74,820,681	46,935,124	2,665,000	25,220,557	1978	1977	29,523,728	1,267,884	−3,569,373	34,813,767	187
188. Electric Insurance Company (9176) 715 Lynnway Lynn, MA 01905	43,845,497	14,630,014	2,500,000	16,715,483	1966	1981	20,347,609	2,996,084	2,299,612	18,863,841	188
189. Electric Mutual Liability Insurance Co. (9710) 715 Lynnway Lynn, MA 01905	443,685,866	360,593,707	....	83,092,159	1928	1981	124,172,839	21,182,99[illegible]	47,224,707	127,531,271	189
190. Emmco Insurance Company (Ind.) (1270) P.O. Box 222133 Dallas, TX 75222	45,957,393	27,358,899	1,600,000	16,978,494	1936	1981	35,252,555	9,238,356	4,237,763	15,253,676	190
191. Empire Fire Marine Insurance Company (9180) 1624 Douglas Street Omaha, NB 68102	122,744,811	102,047,485	2,906,832	17,790,494	1954	1980	43,210,594	−4,869,439	−16,014,661	62,681,761	191
192. Employers Casualty Company (9178) 423 South Akard Street Dallas, TX 75221	474,270,5[illegible]1	333,507,060	12,600,000	128,163,471	1920	1979	158,591,250	21,053,459	11,938,002	227,239,423	192
193. Employers' Fire Insurance Company (1280) One Beacon Street Boston, MA 02108	200,928,528	157,603,203	2,500,000	40,825,324	1921	1981	89,971,535	−1,911,497	−23,614,693	115,236,470	193
194. Employers Ins. of Wausau A Mutual Co. (9715) 2000 Westwood Drive Wausau, WI 54401	2,435,241,163	1,863,832,273	....	551,408,888	1911	1976	432,024,507	45,758,166	−57,436,892	845,677,903	194
195. Employers Mutual Casualty Company (9712) 717 Mulberry Street Des Moines, IA 50309	366,303,886	253,971,776	....	112,332,110	1913	1979	117,367,559	2,142,760	−20,787,881	151,378,998	195
196. Employers Reinsurance Corporation (Mo.) (9190) 5200 Metcalf Overland Park, KS 66201	1,488,029,918	1,129,653,050	5,000,000	353,376,868	1914	1981	287,680,317	91,420,365	−31,586,181	446,351,944	196
197. Ennia General Ins. Co. (U.S. Branch) (3090) 9700 Northeast 2nd Ave. Miami Shores, FL 33153	14,916,036	9,934,608	....	4,981,428	1980	....	1,852,499	−1,576,969	−2,018,757	2,350,214	197
198. Enterprise Insurance Company (9192) 2600 Wilshire Boulevard Los Angeles, CA 90057	54,897,980	32,671,716	2,400,000	19,826,264	1979	1981	6,716,385	3,630,506	1,714,543	15,689,153	198
199. Equitable Fire Insurance Company (SC) (1287) P.O. Box 520270 Miami, FL 33152	22,364,379	17,611,379	1,000,000	3,753,000	1895	1979	23,995,059	1,598,991	....	14,998,668	199
200. Excalibur Insurance Company (Minn.) (9193) P.O. Box 115003 Carrollton, TX 75011	35,720,529	28,255,551	2,500,000	4,964,978	1949	1978	3,294,813	−491,952	−2,608,723	20,047,483	200
201. Excel Insurance Company (Ind.) (9195) 11840 Valley View Road Eden Prairie, MN 55344	7,459,930	182,129	1,600,000	5,687,800	1939	1981	....	1,369,359	1,661,372	−10,233,383	201

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 6,706,972	$ 13,961,118	$ 4,845,462	$ 18,660,010	$ 7,827,954	56.07	15.03	32.97	104.07	29.69	$	$	$ 5,482,038	$ 7,010,412	$ 9,150,847	175
30,603,547	77,394,297	55,400,956	24,335,633	59,374,921	76.72	5.38	31.68	113.77	30.67	18,877,635	24,023,879	30,744,207	31,771,732	33,170,226	176
11,414,295	24,788,069	14,330,808	13,008,518	14,067,446	56.75	11.68	38.27	106.70	37.35	5,971,658	6,728,388	7,934,699	10,752,994	12,806,767	177
11,414,295	24,788,069	14,330,808	13,008,518	14,067,446	56.75	11.68	38.27	106.70	37.35	11,624,156	12,988,928	13,579,292	31,018,795	28,739,613	178
3,022,082	3,970,875	2,355,593	716,818	2,120,953	53.41	13.30	33.14	99.86	71.96	....	....	3,537,901	4,151,942	4,609,352	179
42,746,591	74,656,954	54,486,441	32,899,993	51,820,550	69.41	11.22	19.27	99.90	20.26	33,607,959	34,353,425	30,696,437	33,116,335	43,353,335	180
30,943,980	69,390,069	42,047,043	45,340,679	49,822,083	71.89	13.03	30.15	115.06	28.44	21,904,285	24,196,836	27,754,752	27,914,735	28,073,624	181
39,348,554	175,728,158	105,290,709	155,122,780	114,358,171	65.08	9.21	33.82	108.11	33.37	....	....	108,096,335	108,852,661	101,905,799	182
(Company Writes	A&H Only)....	....	....	....	....	....	....	....	....	1,074,891	1,121,892	1,343,242	1,493,765	1,800,489	183
22,242,842	37,251,707	18,319,130	3,268,916	18,022,196	48.38	6.96	41.44	96.78	45.14	5,819,645	8,591,685	10,512,355	12,217,655	15,962,970	184
4,367,594	10,223,183	8,204,428	3,937,793	8,806,984	86.15	9.82	22.78	118.75	26.47	4,215,725	4,877,730	4,288,345	6,782,224	5,260,132	185
21,689,625	37,073,823	16,770,394	79,843,296	31,062,459	83.79	20.05	13.79	117.63	10.87	....	....	23,497,856	25,849,778	38,318,904	186
14,559,915	31,315,752	17,128,368	21,182,453	19,263,370	61.51	10.36	39.53	111.40	35.56	13,843,200	16,116,860	18,335,260	20,013,647	27,885,557	187
8,770,374	18,000,078	9,644,708	8,900,810	9,945,345	55.25	11.58	20.39	87.22	19.46	11,113,656	12,323,124	13,683,251	16,100,647	19,215,483	188
2,551,270	127,986,858	45,884,064	201,231,036	52,075,214	40.69	16.57	5.84	63.10	5.86	47,395,452	56,962,689	67,165,591	75,542,647	83,092,159	189
18,658,691	14,918,879	6,479,721	2,187,513	6,344,049	40.59	4.50	23.25	68.34	22.76	....	....	....	36,213,639	18,578,494	190
21,823,956	60,805,741	40,948,227	60,316,943	48,530,206	79.81	16.47	30.06	126.34	29.16	14,697,548	16,136,433	19,704,472	20,878,434	20,697,326	191
88,868,211	218,167,474	132,620,536	180,277,880	140,626,748	64.46	11.20	18.87	94.53	18.11	58,503,587	72,837,392	95,223,741	114,587,536	140,763,471	192
44,744,585	113,183,059	67,791,790	89,403,130	83,846,397	74.08	11.72	35.06	120.86	34.44	25,108,177	25,543,463	34,216,176	39,037,873	43,325,324	193
210,610,383	830,659,149	858,436,864	1,311,036,763	549,326,344	66.13	16.81	23.97	106.91	23.55	272,540,127	401,598,145	532,066,431	521,562,377	551,408,888	194
58,356,048	151,995,563	102,363,778	148,659,797	107,198,338	70.53	10.44	32.71	113.68	32.84	52,597,035	70,000,980	97,402,871	104,763,404	112,332,110	195
142,455,173	468,064,938	328,972,261	847,519,999	358,022,428	76.49	4.28	25.98	106.75	27.24	134,813,569	179,194,044	223,595,652	276,646,104	358,376,868	196
890,128	2,808,897	2,259,869	3,108,385	4,153,867	147.88	10.76	13.22	171.87	15.80	....	1,500,000	1,504,732	5,258,397	4,981,428	197
2,670,730	16,167,439	9,243,823	19,770,626	8,791,758	54.38	9.75	25.27	89.40	26.04	....	....	17,678,662	19,524,205	22,226,264	198
14,998,668	....	−2,129,939	2,129,939	....	....	....	....	....	....	2,917,851	3,136,215	3,373,197	3,566,497	4,753,000	199
3,579,758	19,117,401	14,398,484	17,965,705	15,968,685	83.53	6.49	23.63	113.65	22.53	3,570,656	5,595,512	6,139,155	5,805,371	7,464,978	200
....	4,707,735	4,895,829	....	2,505,988	53.23	5.31	6.17	64.71	−2.84	10,169,256	12,514,867	12,568,933	11,195,175	7,297,800	201

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
202. Excelsior Insurance Company (9196) P.O. Box 4858 Syracuse, NY 13221	$ 43,653,478	$ 37,167,659	$ 2,357,868	$ 4,127,951	1919	1979	$ 22,147,533	$ 460,825	$ −3,646,444	$ 21,512,423	202
203. Excess & Treaty Rainsurance Corporation (1293) 90 John Street New York, NY 10038	37,911,301	24,523,937	2,500,000	10,887,364	1977	1979	9,815,844	1,969,430	−2,229,741	12,296,925	203
204. Farmers Insurance Exchange (4145) 4680 Wilshire Boulevard Los Angeles, CA 90010	2,809,982,679	2,051,744,034	....	758,238,645	1928	1979	1,125,559,748	1,708,863	−223,524,910	2,141,822,228	204
205. Farmers' Reliance Ins. Co. of New Jersey (2230) P.O. Box 6426 Lawrenceville, NJ 08648	48,098,679	25,518,023	....	22,580,656	1879	1978	21,886,916	8,507,264	59,230	19,821,444	205
206. Federal Insurance Company (1295) 51 John F. Kennedy Parkway Short Hills, NJ 07078	1,497,192,869	1,130,645,534	13,986,712	352,560,623	1901	1978	664,155,745	17,132,681	−55,391,037	696,047,614	206
207. Federal Kemper Insurance Company (1298) 2001 East Mound Road Decatur, IL 62526	121,204,175	92,682,019	3,200,000	25,322,156	1907	1978	53,301,637	3,461,330	−8,225,937	86,916,406	207
208. Federated Guaranty Insurance Co. Inc. (9702) P.O. Box 11000 Montgomery, AL 36111	(Name Changed 2,481,524	from "American 493,000	Service Mutual 800,000	Ins. Co.," 1,188,523	11-1-82) 1955	1980	90,740	−51,108	−84,574	3,757	208
209. Federated Mutual Insurance Company (2612) 129 East Broadway Owatonna, MN 55060	467,583,422	273,010,427	....	194,572,995	1904	1978	148,619,247	21,486,632	3,559,754	136,797,556	209
210. Fidelity and Casualty Co. of NY (NH) (9205) 80 Maiden Lane New York, NY 10038	399,796,166	317,965,320	10,000,000	71,832,846	1977	1979	179,761,784	819,180	−25,435,477	206,628,925	210
211. Fidelity and Deposit Co. of Maryland (9212) P.O. Box 1227 Baltimore, MD 21203	234,284,487	119,321,190	5,000,000	109,963,297	1890	1979	137,313,201	13,902,305	3,046,741	77,159,727	211
212. Fidelity and Guaranty Insurance Co. (Iowa) (9213) P.O. Box 1138 Baltimore, MD 21203	8,036,766	58,444	2,400,000	5,578,321	1977	1981	....	514,762	....	....	212
213. Fidelity and Guaranty Ins. Underwriters, Inc. (Ohio) 100 Light Street (1302) Baltimore, MD 21202	38,549,293	230,000	2,350,000	35,969,293	1951	1981	....	1,956,025	....	....	213
214. Fidelity Southern Insurance Company (9214) 3911 Fondren Road Suite 208 Houston, TX 77063	3,595,904	141,208	1,700,000	1,754,696	1953	1981	....	174,279	....	....	214
215. Financial Indemnity Company (9217) Post Office Box 7754 Burbank, CA 91510	46,547,135	24,156,213	2,000,000	20,390,922	1946	1980	15,487,567	2,874,295	−934,430	20,762,483	215
216. Fire and Casualty Ins. Co. of Conn. (1312) Post Office Box 420 Hartford, CT 06141	18,276,796	10,549,830	2,500,000	5,226,966	1923	1981	6,952,863	−159,850	−779,424	6,786,565	216
217. Fire Insurance Co. of Quaker City (Pa.) (1314) One East Wacker Drive Chicago, IL 60601	40,816,902	25,543,869	1,150,000	14,123,033	1962	1980	2,649,958	−7,870,333	−3,267,359	29,239,549	217
218. Fire Insurance Exchange (4150) 4680 Wilshire Boulevard Los Angeles, CA 90010	548,532,453	425,565,729	....	122,966,724	1942	1979	444,619,123	3,313,638	−35,789,981	437,416,334	218
219. Fireman's Fund Insurance Company (1316) 777 San Marin Drive P.O. Box 777 Novato, CA 94998	3,831,909,296	2,929,059,510	3,015,000	899,834,785	1864	1978	1,353,734,308	184,634,722	−101,050,737	1,587,641,422	219
220. Fireman's Fund Insurance Co. of Wisconsin (1318) 3333 North Mayfair Road Wauwatosa, WI 53222	5,131,327	833,521	2,352,000	1,945,806	1979	....	....	264,278	22,416	....	220
221. Firemen's Ins. Co. of Newark New Jersey (1320) 80 Maiden Lane New York, NY 10038	1,258,695,118	968,203,181	15,000,000	275,491,937	1855	1979	539,285,350	14,718,618	−76,306,253	629,423,395	221
222. First American Insurance Company (9219) 3100 Broadway Kansas City, MO 64111	10,360,305	7,375,058	800,000	2,185,247	1980	1980	9,878,042	261,557	−719,015	7,280,986	222
223. First Financial Insurance Company (9221) 401–417 Fayette Avenue Springfield, IL 62704	10,166,941	5,640,650	2,000,000	2,526,292	1970	1981	3,708,893	572,648	−96,335	4,539,186	223
224. First General Insurance Company (Ga.) (1323) 4850 Street Road Trevose, PA 19047	9,298,861	4,785,186	2,000,000	2,513,675	1949	1978	3,815,431	732,985	353,436	2,293,164	224
225. First of Georgia Insurance Company (9223) 1046 Stevens Creek Road Augusta, GA 30907	56,035,244	35,820,764	1,800,000	18,414,480	1956	1981	43,210,393	1,832,706	−1,304,703	32,075,210	225
226. First National Insurance Co. of America (1325) Safeco Plaza Seattle, WA 98185	71,772,027	41,397,756	2,500,000	27,874,271	1928	1980	25,971,445	8,572,410	−615,908	33,268,980	226
227. Florida Farm Bureau Casualty Ins. Co. (9222) 5700 SW 34th Street Gainesville, FL 32608	84,321,005	68,130,986	500,000	15,690,018	1974	1981	41,341,127	−10,990,506	−23,582,591	54,105,912	227
228. Florida Farm Bureau Mutual Ins. Co. (2240) 5700 SW 34th Street Gainesville, FL 32608	27,085,172	18,487,107	....	8,598,065	1954	1981	24,980,833	−1,198,011	−4,085,574	22,384,049	228
229. Florida International Indemnity Company (9228) 6990 Lake Ellinor Dr. Suite 122 Orlando, FL 32809	15,722,008	11,552,677	1,000,000	3,169,331	1980	1980	3,859,675	332,743	28,125	4,163,701	229

NANCIAL DATA
ND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR										SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense						
remiums nearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
11,320,000	$ 24,356,423	$ 17,216,784	$ 15,178,000	$ 19,299,784	79.24	13.95	21.78	114.97	24.66	$ 5,834,281	$ 6,646,817	$ 7,942,290	$ 7,562,657	$ 6,485,819	202
4,789,442	13,046,574	9,697,216	17,769,250	10,795,820	82.75	2.55	31.79	117.09	33.73	....	....	10,758,283	12,420,126	13,387,364	203
618,059,968	2,052,030,153	1,481,278,401	1,112,894,885	1,566,302,772	76.33	8.18	26.39	110.89	25.28	432,161,45	499,419,129	628,787,701	713,278,800	758,238,645	204
10,913,428	20,470,846	18,879,499	7,417,178	10,117,094	49.42	11.81	38.48	99.71	39.74	10,173,316	14,477,996	17,521,323	20,404,840	22,580,656	205
318,323,123	685,128,308	377,445,348	561,170,165	432,855,996	63.18	10.24	34.67	108.08	34.12	238,726,128	261,147,538	34,832,448	351,553,880	366,547,335	206
26,373,593	87,504,341	56,073,306	47,367,787	57,002,873	65.14	9.80	34.46	109.40	34.69	17,416,108	20,931,733	23,314,249	26,520,916	28,522,156	207
30,247	18,880	2,832	374,581	46,532	246.46	3.49	298.01	547.96	497.58	929,370	768,180	974,568	1,246,683	1,988,523	208
83,006,201	130,897,707	81,731,839	125,558,411	75,562,420	57.73	9.42	30.13	97.28	28.83	94,479,462	117,906,624	141,330,692	162,056,938	194,572,995	209
87,577,616	204,883,756	142,317,447	192,266,458	143,634,445	70.11	10.20	32.11	112.41	31.83	63,076,640	66,456,550	67,129,854	82,563,250	81,832,846	210
68,616,015	77,072,188	22,538,735	32,897,010	22,277,806	28.91	10.50	56.64	96.05	56.57	560,487,962	75,009,543	107,841,778	98,214,772	114,963,297	211
(Reinsured	100%)		....	....	....	....	....	....	....	....	6,636,786	7,017,606	7,463,559	7,978,321	212
(Reinsured	100%)		....	....	....	....	....	....	....	29,747,280	32,247,654	34,744,804	35,953,490	38,319,293	213
(Reinsured	100%)		....	....	....	....	....	....	....	2,981,660	3,232,999	3,297,518	3,376,417	3,454,696	214
7,823,763	20,492,647	10,400,626	10,428,121	10,458,864	51.04	10.18	43.34	104.56	42.78	7,082,213	10,100,510	17,717,960	16,361,478	22,390,922	215
3,594,853	6,195,005	2,202,283	5,668,066	3,909,631	63.11	10.37	39.10	112.58	35.69	6,221,998	5,066,287	6,154,927	6,332,051	7,726,966	216
482,450	29,499,402	12,482,568	3,854,248	12,777,849	43.32	1.46	66.30	111.08	66.89	7,234,458	9,236,514	16,056,603	14,232,260	15,273,033	217
232,672,251	406,477,749	260,949,813	143,716,668	288,071,344	70.87	4.93	33.01	108.80	30.67	75,417,727	94,854,447	100,619,425	111,354,800	122,966,724	218
667,774,212	1,545,346,961	821,966,830	1,367,101,385	932,369,499	60.33	10.25	35.95	106.54	35.00	602,570,185	678,158,632	897,718,887	813,869,673	902,849,785	219
....	....	....	....	....	....	....	....	....	....	....	....	....	3,681,527	4,297,806	220
263,061,188	614,651,394	405,735,713	576,799,372	430,903,312	70.11	10.20	32.11	112.41	31.35	317,396,893	330,672,026	397,010,480	310,727,534	290,491,937	221
4,943,859	6,588,575	3,649,804	1,164,069	4,170,508	63.30	9.61	38.00	110.91	34.39	(Company	Admitted to Fla.,	12-8-82)	....	2,985,247	222
1,885,241	4,940,088	2,877,694	2,648,303	2,470,009	50.00	14.63	37.32	101.95	40.62	2,967,349	3,033,585	4,025,197	4,629,789	4,526,292	223
1,797,560	2,782,155	2,171,550	260,134	2,131,863	76.63	2.02	8.65	87.30	10.49	2,682,091	3,009,634	3,459,598	4,146,424	4,513,675	224
23,174,612	32,252,934	20,256,293	6,445,775	19,527,536	60.54	7.45	36.05	104.05	36.25	18,743,026	22,169,474	24,862,963	17,422,754	20,214,480	225
13,126,324	33,319,122	18,387,781	19,852,341	19,420,462	58.29	9.14	34.42	101.85	34.47	34,574,895	41,003,154	33,373,700	22,064,536	30,374,271	226
19,251,486	56,178,170	50,140,622	39,433,242	57,529,321	102.41	16.35	23.22	141.98	24.11	16,031,360	20,570,172	21,911,142	21,684,305	16,190,018	227
11,779,687	22,435,844	16,263,173	3,866,686	17,237,790	76.83	8.23	33.15	118.21	33.23	8,411,463	9,278,052	10,035,490	9,954,772	8,598,065	228
2,180,852	3,443,431	3,078,587	2,636,446	2,767,660	80.38	9.20	9.61	99.18	7.95	....	3,000,000	3,187,844	3,509,042	4,169,331	229

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
230. Florida Physicians' Insurance Reciprocal (4160) 1000 Riverside Avenue Jacksonville, FL 32204	$ 93,225,520	$ 85,650,673	....	$ 7,574,847	1976	1980	$ 5,523,278	$ −4,558,077	$ −11,371,879	$ 17,022,851	230
231. Florists' Mutual Insurance Company (2245) 500 St. Louis Street Edwardsville, IL 62025	35,744,578	17,360,105	....	18,384,472	1887	1979	11,888,836	1,432,226	1,771,226	11,171,651	231
232. Foremost Guaranty Corporation (9233) P.O. Box 2450 Grand Rapids, MI 49501	35,325,220	18,605,588	3,000,000	13,719,632	1972	1976	7,003,419	−58,893	−3,727,795	4,837,066	232
233. Foremost Insurance Company (1332) P.O. Box 2450 Grand Rapids, MI 49501	338,680,462	253,459,178	4,800,000	80,421,284	1952	1976	400,798,894	−5,156,562	−18,313,021	260,228,945	233
234. Fortune Insurance Company (9229) 2118 Gulf Life Tower Jacksonville, FL 32207	6,070,847	4,087,977	650,000	1,332,870	1972	1981	3,474,918	50,019	−264,410	3,392,631	234
235. Forum Insurance Company (R.I.) (9226) 140 South State Street Chicago, IL 60603	48,074,497	25,899,770	3,000,000	19,174,727	1963	1980	3,318,610	5,575,990	1,337,752	5,917,856	235
236. Fremont Indemnity Company (9237) 1709 West Eighth Street . Los Angeles, CA 90017	450,376,586	332,610,185	2,500,000	115,266,401	1959	1980	70,534,068	2,884,964	−20,992,463	169,502,294	236
237. GEICO General Insurance Co. (Iowa) (1288)	(Name Changed	from "Equitable	General Ins.	Co.," 10-11-82)							
GEICO Plaza Washington, DC 20076	9,678,863	4,705,568	1,718,800	3,254,494	1934	1978	....	−3,486,662	3,676,173	−53,105,426	237
238. General Accident Ins. Co. of America (1340) 414 Walnut Street Philadelphia, PA 19106	1,294,626,266	903,735,315	4,000,000	386,890,951	1956	1979	459,183,025	30,690,159	−51,297,943	560,768,096	238
239. General Electric Equity Ins. Corp. (9002) P.O. Box 27387 Raleigh, NC 27611	6,086,430	3,420,086	1,000,000	1,666,343	1972	1981	2,024,487	−1,263,074	−2,915,243	346,192	239
240. General Electric Guaranty Ins. Corp. (9003) P.O. Box 27387 Raleigh, NC 27611	6,774,969	1,757,562	1,000,000	4,017,406	1972	1981	430,936	322,425	−126,764	201,460	240
241. Gen. Electric Mortgage Ins. Corp. of Fla. (9230) 5415 Mariner St., Suite 102 Tampa, FL 33609	1,867,239	365,561	500,000	1,001,680	1980	1980	181,983	−32,375	−319,489	203,533	241
242. Gen. Electric Mortgage Ins. Corp. of NC (9069) 5401 Six Forks Road Raleigh, NC 27611	103,774,603	79,873,820	2,000,000	21,900,782	1961	1981	26,304,040	3,035,584	−8,714,346	15,582,799	242
243. General Insurance Company (9231) 1815 Purdy Avenue Miami Beach, FL 33139	21,077,079	10,131,646	500,000	10,445,433	1974	1980	3,266,028	1,001,187	81,083	4,459,122	243
244. General Insurance Company of America (1345) Safeco Plaza Seattle, WA 98185	528,504,781	372,915,562	2,500,000	153,089,218	1923	1980	233,743,009	31,093,647	−5,543,193	299,420,825	244
245. Gen. Ins. Co. of Trieste & Venice (US Branch) (3120) 60 Broad Street New York, NY 10004	52,188,920	36,644,880	....	15,544,048	1952	1981	18,533,264	752,618	−2,825,700	27,085,203	245
246. General Reinsurance Corporation (Del.) (9232) 600 Steamboat Road Greenwich, CT 06830	3,220,813,524	2,478,295,633	11,000,000	731,517,891	1921	1981	593,419,196	169,284,412	−7,670,990	775,226,440	246
247. Georgia American Insurance Company (9239) P.O. Box 105091 Atlanta, GA 30348	4,610,619	814,110	1,500,000	2,296,509	1981	1980	553,412	392,465	79,588	559,559	247
248. Georgia Casualty and Surety Company (9234) 4370 Peachtree Road N.E. Atlanta, GA 30319	46,726,371	30,412,381	2,028,446	14,285,543	1948	1980	7,444,906	3,202,693	−725,938	26,465,073	248
249. Germantown Insurance Company (1350) 5501 Germantown Avenue on Market Square Philadelphia, PA 19144	21,578,969	4,108,809	1,399,488	16,070,672	1946	1979	1,683,310	865,270	147,653	6,429,190	249
250. Glens Falls Insurance Company (Del.) (9235) 80 Maiden Lane New York, NY 10038	86,557,639	71,259,893	2,400,000	12,897,746	1874	1979	39,947,062	−224,244	−5,652,326	45,917,539	250
251. Globe Indemnity Company (Del.) (9240) 150 William Street New York, NY 10038	563,337,825	439,177,157	3,900,000	120,260,668	1911	1977	248,446,022	5,556,801	−34,022,330	296,117,041	251
252. Goodville Mutual Casualty Company (9727) 625 West Main Street New Holland, PA 17557	8,297,675	5,764,980	....	2,532,695	1926	1979	3,759,453	465,186	16,501	5,485,241	252
253. Government Employees Insurance Company (9245) GEICO Plaza Washington, DC 20076	1,320,903,544	921,420,353	26,106,018	373,377,173	1937	1979	693,570,534	48,717,432	32,589,308	652,907,252	253
254. Grange Mutual Casualty Company (9728) 650 South Front Street Columbus, OH 43216	245,897,442	153,243,896	....	93,653,546	1935	1980	112,177,647	−639,637	−22,643,525	167,615,004	254
255. Granite State Insurance Company (1375) 1750 Elm Street Manchester, NH 03107	6,419,212	48,200	2,500,000	3,871,012	1885	1981	....	416,038	....	....	255
256. Graphic Arts Mutual Insurance Company (9731) P.O. Box 530 Utica, NY 13503	41,013,420	31,657,513	....	9,355,907	1914	1979	16,167,265	1,015,369	−787,042	18,299,254	256
257. Gray Insurance Company (9242) P.O. Box 6202 Metairie, LA 70009	15,972,491	11,014,004	1,000,000	3,958,487	1977	1980	6,497,164	1,451,824	−1,104,210	6,497,164	257

FINANCIAL DATA AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 5,523,278	$ 16,991,146	$ 15,578,418	$ 37,297,397	$ 17,760,985	104.53	58.14	4.25	166.93	4.24	$ 6,337,549	$ 5,981,048	$ 6,517,419	$ 8,774,091	$ 7,574,847	230
6,873,646	11,964,630	6,837,630	4,572,520	6,140,072	51.32	7.81	26.07	85.20	27.92	10,704,224	12,193,636	14,601,500	15,662,895	18,384,472	231
3,660,800	4,730,713	1,847,424	1,937,330	2,079,534	43.96	2.35	82.50	128.80	80.68	12,334,593	13,981,303	16,307,089	16,802,642	16,719,632	232
184,384,985	203,774,264	94,363,243	32,974,302	95,247,314	46.74	3.83	58.42	108.99	45.74	55,093,652	68,239,555	82,887,713	97,496,600	85,221,284	233
1,728,024	3,527,948	1,867,942	926,264	2,309,520	65.46	18.50	23.53	107.49	24.47	1,808,348	1,692,181	1,450,285	1,544,514	1,982,870	234
1,182,695	7,590,109	7,990,656	9,950,224	5,150,379	67.86	8.94	5.57	82.38	7.15	8,445,805	12,392,791	11,755,618	17,192,407	22,174,727	235
28,772,171	174,902,959	178,950,184	227,157,917	132,541,525	75.78	8.36	27.87	112.00	28.75	....	....	99,909,885	115,100,743	117,766,401	236
....	−28,320,871	142,647,939	....	−27,889,769	98.48	−8.79	23.29	112.98	12.42	40,048,144	35,674,471	77,452,220	61,144,234	4,973,294	237
234,871,219	542,699,719	297,697,829	492,217,792	358,570,725	66.07	10.55	32.83	109.45	31.77	193,382,703	227,350,321	279,314,650	301,938,996	390,890,951	238
275,324	378,550	46,149	2,841,500	2,697,639	712.62	46.30	111.19	870.11	121.58	....	....	....	2,457,532	2,666,343	239
152,515	225,424	214,771	32,200	−5,002	−2.22	15.32	143.14	156.24	160.17	....	....	2,586,325	4,650,019	5,017,406	240
110,114	140,605	20,933	55,241	68,711	48.87	3.92	274.44	327.22	189.59	....	....	1,616,205	1,602,947	1,501,680	241
11,758,984	16,333,882	8,017,168	10,582,688	13,106,383	80.24	1.65	71.46	153.35	74.90	17,754,010	25,346,989	22,669,388	18,621,381	23,900,782	242
2,020,302	4,489,483	5,270,505	4,594,135	1,958,749	43.63	22.90	31.66	98.19	31.88	1,753,313	3,511,779	5,108,167	6,076,830	10,945,433	243
118,136,918	299,872,102	165,490,036	178,671,073	174,784,168	58.29	9.14	34.42	101.85	34.47	137,277,384	173,107,087	145,439,578	134,852,458	155,589,218	244
9,325,713	24,971,654	13,340,323	17,873,070	18,019,729	72.16	3.76	35.40	111.32	32.64	....	9,818,537	11,742,479	11,847,757	15,544,048	245
269,414,889	773,659,725	286,945,218	1,858,208,173	492,411,372	63.65	9.02	28.32	100.99	28.27	437,821,251	542,480,551	680,569,562	746,872,695	742,517,891	246
240,657	927,464	617,079	223,825	583,575	62.92	1.20	27.29	91.42	45.24	....	....	....	3,290,389	3,796,509	247
6,014,007	26,214,008	17,309,332	11,066,534	17,715,768	67.58	8.76	26.43	102.77	26.18	4,988,835	6,873,702	11,609,900	12,956,139	16,313,989	248
1,592,073	6,312,645	2,525,316	2,153,663	2,715,431	43.02	5.07	49.57	97.66	48.67	13,164,422	14,796,583	17,285,546	15,543,017	17,470,160	249
19,461,692	45,529,725	21,626,099	42,725,879	31,918,766	70.11	10.20	32.11	112.41	31.83	17,957,441	17,355,433	19,863,247	18,959,410	15,297,746	250
111,938,701	291,139,979	168,624,658	256,327,824	199,037,194	68.36	9.95	33.36	111.68	32.80	93,150,054	113,526,425	140,118,546	107,553,409	124,160,668	251
2,371,372	5,363,218	3,054,495	2,393,838	2,501,847	46.65	9.63	43.41	99.69	42.45	1,579,961	1,665,083	2,059,330	2,176,079	2,532,695	252
374,451,932	637,272,725	398,837,614	434,980,836	438,389,777	68.79	11.14	14.95	94.89	14.60	220,473,390	251,078,121	283,320,991	317,061,809	399,483,191	253
56,346,191	164,692,725	111,028,535	74,625,148	122,190,196	74.20	10.03	29.52	113.75	29.01	58,328,904	66,181,769	78,241,737	91,748,043	93,653,546	254
(Reinsured	100%)	....	....	....	....	....	....	....	....	5,118,811	5,350,361	5,616,420	5,943,025	6,371,012	255
7,261,194	17,608,869	8,833,019	15,668,044	10,687,267	62.51	13.66	31.50	107.77	29.38	6,299,997	6,419,582	7,826,859	8,523,100	9,355,907	256
1,737,292	6,681,115	2,302,053	7,418,722	3,672,565	54.97	6.11	55.45	116.53	57.02	....	....	....	3,494,663	4,958,487	257

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

GENERAL TABLE

NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
258. Great American Insurance Company (9249) 580 Walnut Street Cincinnati, OH 45202	$1,488,503,400	$1,062,286,918	$ 15,440,600	$ 410,775,882	1872	1981	$ 613,175,757	$ 80,595,430	$ −71,816,126	$ 717,075,118	258
259. Great Atlantic Insurance Co. (Del.) (9246) 160 Pearl Street New York, NY 10005	27,978,425	21,929,374	2,145,900	3,903,151	1962	1980	6,206,896	52,148	−993,732	8,507,149	259
260. Great Global Assurance Company (9247) P.O. Box 1030 Scottsdale, AZ 85252	4,142,328	1,534,426	1,400,000	1,207,902	1954	1981	1,489,180	130,469	144,590	1,641,922	260
261. Great Northern Insurance Company (Minn.) (9252) 51 John F. Kennedy Parkway Short Hills, NJ 07078	89,601,256	69,068,191	2,500,005	18,033,060	1952	1978	37,960,287	682,581	−3,693,475	40,210,454	261
262. Great Plains Insurance Co., Inc. (9250) 2424 South 130th Circle Omaha, NB 68144	6,159,340	3,635,065	1,000,000	1,524,274	1961	1981	3,305,176	211,902	−513,278	2,574,065	262
263. Great Southwest Fire Ins. Co. (1380) P.O. Box 29420 Scottsdale, AZ 85258	112,968,926	90,092,504	6,000,000	16,876,422	1954	1978	45,423,865	2,464,498	−4,655,754	49,524,650	263
264. Great West Casualty Company (9253) P.O. Box 277 South Sioux City, NB 68776	82,241,935	61,214,543	2,000,000	19,027,392	1956	1980	23,643,786	2,452,233	−4,010,561	47,639,973	264
265. Greater New York Mutual Ins. Company (9729) 215 Lexington Avenue New York City, NY 10016	193,136,866	134,557,213	....	58,579,653	1927	1979	33,409,026	10,728,127	−4,386,012	44,068,905	265
266. Guarantee Insurance Company (9251) P.O. Box 681 Princeton, NJ 08540	81,088,239	78,542,074	2,400,000	146,165	1965	1981	11,978,705	−31,026,224	−35,330,581	21,834,006	266
267. Gulf American Insurance Company (9522) 1321 US Hwy. 19A South, Suite 600 Clearwater, FL 33516	(Name Changed 7,090,959	from "Voyager 4,741,408	Casualty Ins. 1,000,000	Co.," 7-31-82) 1,349,551	1979	1982	3,679,566	−1,968,561	−2,191,409	4,493,582	267
268. Gulf Insurance Company (Mo.) (9254) P.O. Box 1771 Dallas, TX 75221	229,573,676	128,391,555	5,000,000	96,182,121	1940	1980	83,576,522	−2,356,065	−16,187,949	82,643,694	268
269. Hamburg Intl. Reinsurance Co. (US Branch) (3150) 3751 Maguire Blvd., Suite 151 Orlando, FL 32803	49,172,245	44,133,065	500,000	4,539,180	1965	1980	14,727,499	−4,578,231	−8,616,178	17,495,258	269
270. Hamilton Insurance Company (9256) 4646 40th Street NW Washington, DC 20016	4,998,070	2,410,249	500,000	2,087,821	1959	1980	2,005,658	65,747	−655,201	3,485,425	270
271. Hanover Insurance Company N.H. (1386) 440 Lincoln Street Worcester, MA 01605	759,653,140	524,949,623	6,823,107	227,880,410	1852	1979	306,602,482	−1,878,308	−34,235,810	387,910,141	271
272. Hanseco Insurance Company (Del.) (9255) 200 Berkeley Street Boston, MA 02117	652,048,045	548,392,123	4,046,965	99,608,953	1971	1981	92,941,507	4,561,107	−15,145,963	226,874,821	272
273. Harbor Insurance Company (9257) 4201 Wilshire Boulevard Los Angeles, CA 90010	242,867,684	151,642,589	2,000,000	89,225,095	1946	1979	[illegible],997,186	11,339,904	−351,193	22,786,446	273
274. Harco National Insurance Company (N.Y.) (1388) P.O. Box 94309 Schaumburg, IL 60194	34,733,114	21,009,485	2,400,000	11,323,629	1955	1979	22,813,219	1,951,771	862,577	8,904,082	274
275. Harleysville Mutual Insurance Company (2346) 355 Maple Avenue Harleysville, PA 19438	463,145,180	346,131,058	....	117,014,122	1917	1981	207,211,256	10,501,228	−13,737,481	256,283,582	275
276. Hartford Accident and Indemnity Company (9260) Hartford Plaza Hartford, CT 06115	3,116,195,652	2,156,905,742	40,000,000	919,289,910	1913	1979	897,972,638	87,408,860	−88,663,235	997,597,006	276
277. Hartford Casualty Insurance Company (N.J.) (9263) Hartford Plaza Hartford, CT 06115	365,216,465	278,446,395	3,000,000	83,770,070	1929	1979	131,442,687	15,360,042	−12,978,273	146,025,422	277
278. Hartford Fire Insurance Company (1390) Hartford Plaza Hartford, CT 06115	3,564,715,714	2,148,829,697	60,360,000	1,355,526,017	1810	1979	909,145,265	149,146,994	−89,766,389	1,010,009,166	278
279. Hartford Insurance Co. of the Midwest (Ind.) (1389) Hartford Plaza Hartford, CT 06115	32,509,561	23,244,145	2,350,000	6,915,417	1980	1981	10,953,558	1,773,237	−1,081,523	12,168,785	279
280. Hartford Insurance Co. of the Southeast (1391) 200 East Robinson Street Orlando, FL 32802	32,422,050	23,360,417	2,350,000	6,711,633	1980	1981	10,953,555	1,671,622	−1,081,523	12,168,785	280
281. Hartford Steam Boiler Inspection & Ins. Co. (9265) 56 Prospect Street Hartford, CT 06102	292,034,005	129,825,036	18,000,000	144,208,969	1866	1981	132,691,147	15,715,022	3,600,786	131,687,634	281
282. Health Insurance of Vermont, Inc. (9264) 230 College Street Burlington, VT 05402	5,023,487	3,115,635	609,703	1,298,149	1961	1981	682,387	150,783	−284,842	1,844,164	282
283. Herald Fire Insurance Company (1393) One Independent Drive Jacksonville, FL 32276	10,889,602	6,938,494	1,000,000	2,951,108	1970	1980	8,550,604	767,492	−44,384	9,259,294	283
284. Heritage Insurance Company of America (1398) 7366 North Lincoln Avenue Lincolnwood, IL 60646	18,846,130	14,032,240	1,252,900	3,560,991	1962	1980	8,417,980	−75,055	−1,455,961	12,955,947	284
285. Heritage Mutual Insurance Company (9733) 2300 Kohler Memorial Drive Sheboygan, WI 53081	97,698,380	71,130,843	....	26,567,537	1925	1978	54,794,613	1,654,227	−6,328,431	70,515,401	285

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 309,387,570	$ 706,274,937	$ 419,771,832	$ 568,761,970	$ 490,876.935	69.50	6.71	33.95	110.17	33.44	$ 259,146,069	$ 422,247,311	$ 416,482,715	$ 385,846,662	$ 426,216,482	258
3,162,101	7,955,385	7,457,649	6,854,214	4,275,580	53.74	12.95	45.80	112.49	42.83	....	....	....	7,287,945	6,040,051	259
870,611	1,628,380	657,545	209,937	561,456	34.48	6.35	50.29	91.12	49.88	2,626,732	2,521,163	2,403,437	2,403,645	2,607,902	260
18,282,871	39,677,736	22,421,900	33,155,061	25,565,505	64.43	10.60	34.28	109.31	33.82	11,382,356	14,456,326	19,149,955	20,726,313	20,533,065	261
1,287,674	3,074,397	1,702,850	1,125,101	1,762,268	57.32	13.30	46.07	116.70	55.03	....	....	1,826,838	2,261,055	2,524,274	262
21,054,200	48,743,197	24,671,756	38,626,726	28,149,090	57.75	14.43	37.37	109.55	36.78	... (Company	Admitted to Fla.,	10-12-82)	....	22,876,422	263
11,474,788	47,322,123	30,687,645	32,613,984	33,228,810	70.22	13.83	24.43	108.48	24.26	12,494,050	17,594,342	22,417,920	22,221,976	21,027,392	264
17,020,154	45,624,698	29,962,370	96,968,452	31,125,173	68.22	14.75	26.64	109.61	27.58	51,496,718	53,473,966	56,495,460	44,905,256	58,579,653	265
6,005,259	26,983,572	20,937,225	42,940,686	38,164,230	141.44	46.29	43.21	230.93	53.40	10,020,443	11,329,529	10,021,132	10,035,545	2,546,165	266
1,712,241	3,279,905	1,649,915	1,733,447	2,859,102	87.17	15.36	64.28	166.81	46.92	....	1,764,611	2,019,676	4,174,065	2,349,551	267
41,148,847	83,616,377	53,153,507	56,218,499	57,488,580	68.75	16.67	33.94	119.36	34.34	40,910,329	56,068,918	76,938,522	76,176,078	101,182,121	268
3,851,357	19,376,462	14,055,838	38,603,118	20,361,609	105.08	3.36	36.03	144.47	39.90	1,781,031	1,896,865	3,950,596	3,032,653	5,039,180	269
718,626	7,212,295	6,544,168	1,323,387	5,966,533	82.75	8.81	17.53	109.09	36.26	2,147,301	2,855,641	3,886,352	1,852,579	2,587,821	270
155,917,709	379,336,056	224,495,585	286,713,230	256,287,185	67.56	8.79	32.67	109.03	31.95	104,251,245	130,607,944	176,529,028	198,844,383	234,703,517	271
58,118,238	210,609,793	127,967,091	311,977,335	167,649,579	79.60	7.28	20.31	107.19	18.86	63,038,720	82,628,527	96,727,641	101,318,705	103,655,916	272
13,279,684	24,756,289	15,205,782	70,518,602	14,439,413	58.33	9.58	33.52	101.42	36.41	60,944,017	75,424,071	89,433,343	104,286,467	91,225,095	273
9,975,562	14,032,495	12,693,905	4,153,408	11,050,484	78.75	5.12	9.99	93.85	15.74	7,210,630	8,209,731	9,210,973	11,315,775	13,723,629	274
99,987,862	250,501,067	144,808,324	180,065,409	166,005,367	66.27	8.20	31.01	105.48	30.31	63,054,678	73,995,665	981,733,548	105,006,158	117,014,122	275
408,343,716	1,026,127,484	621,894,543	1,161,786,503	663,458,784	64.66	9.83	34.15	108.64	35.13	395,833,522	536,469,674	671,281,252	757,379,727	959,289,910	276
59,772,195	150,201,632	91,031,160	170,059,015	97,115,216	64.66	9.83	34.15	108.64	35.13	50,735,226	65,043,979	75,611,378	83,845,154	86,770,070	277
413,424,350	1,038,894,623	629,632,192	1,176,241,517	671,713,578	64.66	9.83	34.15	108.64	35.13	872,434,713	1,080,229,330	1,345,204,275	1,376,219,487	1,415,886,017	278
4,981,016	12,516,803	7,585,930	14,171,584	8,092,935	64.66	9.83	34.15	108.64	35.13	(Company	Admitted to Fla.,	8-23-82)	....	9,265,417	279
4,981,016	12,516,803	7,585,930	14,171,584	8,092,935	64.66	9.83	34.15	108.64	35.13	....	1,503,361	6,714,650	8,426,105	9,061,633	280
61,168,328	132,270,445	48,811,325	43,908,895	43,128,586	32.61	1.96	62.71	97.28	62.99	92,743,173	111,116,745	150,168,301	147,994,572	162,208,969	281
2,532,924	1,529,817	728,369	413,904	786,868	51.44	2.30	64.89	118.62	53.83	1,279,652	1,407,396	1,643,006	1,861,979	1,907,852	282
4,413,512	9,461,664	5,257,780	1,535,405	5,096,052	53.86	6.85	39.76	100.47	40.63	3,000,126	3,307,545	2,697,921	2,826,737	3,951,108	283
4,225,687	12,784,869	5,787,801	7,173,191	6,064,930	47.44	19.63	48.32	111.39	47.69	3,444,467	4,045,861	4,281,731	4,464,553	4,813,891	284
26,849,702	66,737,578	38,492,288	33,556,607	45,572,197	68.29	7.95	33.24	109.48	31.46	....	....	....	24,936,295	26,567,537	285

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
286. Highlands Insurance Company (9269) 600 Jefferson Street Houston, TX 77002	$ 555,133,865	$ 378,644,519	$ 4,000,000	$ 172,489,345	1958	1980	$ 45,986,479	$ 30,869,938	$ −7,782,441	$ 103,807,147	286
287. Highlands Underwriters Insurance Company (9262) 600 Jefferson Street Houston, TX 77002	13,532,742	1,088,389	1,000,000	11,444,352	1964	1980	....	1,224,133	1,188,874	....	287
288. Holyoke Mutual Insurance Co. In Salem (2350) Holyoke Square Salem, MA 01970	52,904,371	35,204,164	....	17,700,207	1843	1981	33,623,859	2,813,389	−1,844,896	35,393,832	288
289. Home and Automobile Insurance Co. (9266) 111 West Jackson Boulevard Chicago, IL 60604	34,025,643	21,219,076	2,415,422	10,391,145	1958	1980	10,822,501	−2,718,187	−4,447,134	14,538,917	289
290. Home Guaranty Insurance Corporation (9280) P.O. Box 24718 Richmond, VA 23224	8,563,069	5,077,190	2,000,000	1,485,879	1973	1980	2,673,701	227,913	−738,329	1,119,817	290
291. Home Indemnity Company (N.H.) (9275) 59 Maiden Lane New York, NY 10038	420,545,180	349,784,161	2,500,000	68,261,018	1973	1981	169,541,126	16,205,046	−25,842,463	185,194,547	291
292. Home Insurance Company (N.H.) (1402) 59 Maiden Lane New York, NY 10038	3,375,739,457	2,731,325,909	2,400,000	642,013,547	1973	1981	1,325,503,355	133,289,900	−200,856,126	1,447,884,649	292
293. Horace Mann Insurance Company (1405) 1840 West 49th Street Hialeah, FL 33012	222,195,242	177,160,525	3,582,010	41,452,707	1963	1980	82,687,345	1,624,724	−14,874,056	88,532,912	293
294. Horizon Insurance Company (N.Y.) (1407) 8400 River Road North Bergen, NJ 07047	26,832,321	23,048,240	2,000,000	1,784,081	1973	1981	10,672,678	−147,739	−2,500,164	9,398,025	294
295. Houston General Insurance Company (1410) Post Office Box 2932 Fort Worth, TX 761132932	74,954,293	46,745,962	4,500,000	23,708,331	1928	1980	18,389,399	1,629,488	−4,865,904	21,864,994	295
296. INA Employers Insurance Company (Del.) (9270) 1600 Arch Street Philadelphia, PA 19101	26,429,500	20,325,413	500,000	5,604,087	1980	1979	10,083,822	−365,617	−3,063,224	15,532,546	296
297. INA Reinsurance Company (Del.) (1414) 1600 Arch Street Philadelphia, PA 19101	738,365,590	582,644,771	8,500,000	147,220,819	1971	1979	165,511,200	10,976,639	−30,875,431	293,958,726	297
298. INA Underwriters Insurance Company (Calif.) (9271) P.O. Box 7728 Philadelphia, PA 19101	461,482,103	350,008,276	3,000,000	108,473,827	1946	1978	171,424,984	−4,163,452	−27,774,482	183,455,053	298
299. ITT Lyndon Property Insurance Company (1413) 12555 Manchester Road St. Louis, MO 63131	41,561,182	29,901,322	2,000,000	9,659,860	1978	1979	37,952,821	3,426,418	585,407	7,635,136	299
300. Ideal Mutual Insurance Company (9735) 260 Madison Avenue New York, NY 10016	169,262,957	153,314,224	....	15,948,733	1944	1980	36,998,615	1,230,492	−2,850,886	34,770,639	300
301. Illinois National Insurance Company (9261) 133 South 4th Street Springfield, IL 62705	12,433,880	4,500	1,500,000	10,929,380	1933	1980	....	1,957,166	....	....	301
302. Imperial Casualty and Indemnity Company (9274) 306 South 15th Street Omaha, NB 68102	83,090,424	51,135,818	1,550,000	30,404,605	1955	1981	52,998,435	5,714,247	4,376,487	41,657,413	302
303. Indemnity Ins. Co. of North America (N.Y.) (1416) 1600 Arch Street Philadelphia, PA 19101	136,531,937	103,828,854	2,950,000	29,753,083	1857	1979	50,419,113	1,827,313	−8,180,814	53,957,364	303
304. Independent Fire Insurance Company (1415) One Independent Drive Jacksonville, FL 32276	56,779,639	30,362,131	1,000,000	25,417,508	1963	1980	37,365,677	3,143,445	−228,675	40,462,617	304
305. Indiana Insurance Company (1417) 115 North Pennsylvania Street Indianapolis, IN 46204	180,786,566	120,153,670	2,000,000	58,632,896	1851	1979	101,938,213	3,802,906	−12,943,711	129,000,372	305
306. Indiana Lumbermens Mutual Insurance Co. (9737) P.O. Box 68600 Indianapolis, IN 46268	76,781,019	58,720,197	....	18,060,821	1897	1980	56,075,322	−755,993	−2,673,584	56,982,104	306
307. Industrial Fire and Casualty Ins. Company (9276) 137 North Oak Park Avenue Oak Park, IL 60301	52,664,485	41,061,672	1,500,000	10,102,813	1961	1980	15,129,835	−801,937	−4,826,606	15,854,701	307
308. Industrial Indemnity Company (9277) P.O. Box 2387 Morristown, NJ 07960	694,820,735	596,781,039	2,350,000	95,689,696	1939	1981	223,504,490	5,866,751	−27,712,326	273,511,480	308
309. Inland National Insurance Company (1418) 133 South Fourth Street Springfield, IL 62705	10,980,593	1,000	1,500,000	9,479,593	1960	1980	....	563,254	....	....	309
310. Insurance Company of Florida (9268) 4101 North Andrews Avenue Fort Lauderdale, FL 33309 4795	13,187,814	8,625,906	1,000,000	3,561,908	1971	1979	10,907,582	340,599	−729,723	11,232,133	310
311. Insurance Company of North America (1420) 1600 Arch Street Philadelphia, PA 19101	3,580,365,579	2,845,693,638	56,785,545	677,886,396	1792	1978	1,300,813,121	50,864,722	−187,407,175	1,316,242,987	311
312. Ins. Company of the State of Pennsylvania (1425) 70 Pine Street New York, NY 10270	297,599,431	238,964,406	2,350,000	56,285,025	1913	1978	78,726,224	6,077,260	−2,831,899	97,624,426	312
313. Integon General Insurance Corporation (9273) P.O. Box 3199 Winston-Salem, NC 27152	23,328,287	16,822,093	1,800,000	4,706,194	1961	1980	15,983,062	216,328	−1,205,121	17,701,387	313

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 30,987,598	$ 107,835,873	$ 67,458,144	$ 207,418,512	$ 79,011,771	73.27	21.01	12.93	107.22	13.43	$ 91,791,230	$ 99,288,394	$ 122,444,861	$ 149,221,444	$ 176,489,345	286
.. (Reinsured	100%)	...	....	....	....	....	....	......	....	7,931,329	9,089,340	10,006,006	11,220,219	12,444,352	287
13,065,424	34,718,786	19,686,744	16,652,075	19,112,011	55.05	12.18	38.08	105.31	37.36	14,371,350	15,615,012	16,207,743	15,664,906	17,700,207	288
5,564,352	13,200,552	6,138,360	10,352,627	9,094,607	68.90	19.94	44.86	133.69	40.73	....	....	10,913,369	12,309,976	12,806,567	289
1,411,843	1,183,883	524,802	478,610	838,717	70.84	1.85	89.67	162.37	94.80	4,188,209	3,701,739	4,107,476	3,549,519	3,485,879	290
75,229,028	191,061,656	120,417,470	217,582,905	131,423,138	68.79	14.26	30.48	113.53	31.45	54,048,571	54,006,977	57,699,398	47,831,424	70,761,018	291
588,154,217	1,493,754,771	941,445,679	1,701,102,708	1,027,489,987	68.79	14.25	30.41	113.45	31.37	322,201,309	534,323,033	639,717,441	637,397,856	644,413,547	292
39,428,058	87,938,806	24,178,730	101,992,648	60,681,314	69.00	12.96	34.95	116.91	34.72	42,768,096	45,324,308	46,427,950	51,891,397	45,034,717	293
3,978,106	12,281,101	3,697,028	6,957,352	9,046,000	73.66	27.81	18.89	120.36	24.68	....	....	....	4,034,203	3,784,081	294
9,341,948	23,848,651	17,710,403	20,989,558	16,789,732	70.40	17.96	32.04	120.40	34.95	11,542,800	12,514,763	20,783,005	25,980,357	28,208,331	295
4,808,299	10,724,245	−5,037,967	12,438,127	7,400,159	69.00	12.96	46.60	128.56	32.18	....	....	....	6,570,419	6,104,087	296
82,755,600	282,129,845	138,567,367	388,565,834	184,046,152	65.23	8.48	37.23	110.94	35.73	89,655,265	92,445,407	109,180,080	127,839,034	155,720,819	297
81,741,096	182,312,158	107,455,980	211,448,173	125,802,723	69.00	12.96	33.27	115.23	33.07	77,592,328	87,390,540	98,006,149	114,576,882	111,473,827	298
27,366,114	1,452,477	−524,371	1,598,432	333,688	22.97	5.12	31.60	59.70	6.01	....	....	....	7,733,442	11,659,860	299
16,240,730	27,694,092	13,937,058	47,808,658	20,034,724	72.34	18.31	19.65	110.29	15.65	7,075,475	10,677,252	12,504,385	16,253,974	15,948,733	300
(Reinsured	100%)	....	....	....	....	....	....	......	....	9,148,922	9,907,363	11,547,195	11,420,471	12,429,380	301
25,618,676	31,142,691	10,703,402	13,697,412	15,871,951	50.97	5.30	29.68	85.95	22.19	13,123,130	17,223,685	21,884,413	32,081,484	31,954,605	302
24,941,498	53,621,223	31,604,702	62,190,639	37,000,799	69.00	12.96	33.30	115.26	33.09	26,084,326	28,055,143	29,674,272	28,997,044	32,703,083	303
19,286,810	41,348,960	22,976,214	6,709,636	22,269,471	53.86	6.85	39.85	100.55	40.72	20,458,208	18,537,800	18,687,072	19,603,195	26,417,508	304
50,155,837	127,130,657	80,505,987	47,035,275	85,253,699	67.06	9.41	33.71	110.18	33.22	41,002,228	48,375,087	57,995,178	58,069,663	60,632,896	305
27,284,702	57,449,452	35,144,565	21,783,766	36,390,665	63.34	8.85	32.46	104.65	32.73	15,537,601	17,502,799	18,507,514	18,063,237	18,060,821	306
7,998,630	14,719,245	15,161,113	25,244,691	11,734,538	79.72	21.69	31.38	132.79	29.13	8,132,707	9,367,114	10,739,281	11,955,425	11,602,813	307
113,033,931	270,424,764	154,533,387	307,803,971	176,637,028	65.32	11.88	33.05	110.25	32.88	81,728,879	92,871,934	122,896,220	115,654,304	98,039,696	308
(Reinsured	100%)	..	....	....	....	....	....	......	....	1,786,307	1,953,764	3,152,651	3,330,821	10,979,583	309
4,668,882	12,095,033	6,274,970	2,101,507	6,722,108	55.58	9.52	40.94	106.03	44.09	4,995,056	4,719,985	4,107,535	4,580,314	4,561,908	310
620,270,671	1,383,427,557	997,143,807	1,604,518,496	954,620,371	69.00	12.96	31.59	113.55	33.20	521,583,469	674,229,143	833,396,674	748,381,590	734,671,941	311
36,091,531	92,558,598	50,704,628	139,906,078	64,017,874	69.17	15.15	18.74	103.06	17.77	24,088,065	34,432,073	45,347,772	49,870,228	58,535,025	312
9,382,086	13,326,580	7,387,780	4,787,702	7,845,246	58.87	6.06	44.12	109.04	33.21	5,089,057	5,400,302	5,470,045	5,135,398	8,506,194	313

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
314. Integon Indemnity Corporation (1426) P.O. Box 3199 Winston-Salem, NC 27152	24,509,527	18,348,956	2,350,000	3,810.571	1946	1980	15,983,062	129,844	$ −1,205,121	$ 17,701,387	314
315. Integon Mortgage Guaranty Corporation (9282) P.O. Box 1725 Atlanta, GA 30301	6,860,947	2,625,957	1,250,000	2,984,990	1972	1980	1,715,614	261,839	−122,747	475,668	315
316. Integral Insurance Company (1575) 231 West Lockwood Avenue Jefferson City, MO 63119	(Name Changed 15,088,819	from "Old 8,014,677	Reliable Fire Ins. 1,250,000	Co.," 5-24-83) 5,824,142	1963	1979	42,065	−813,575	−1,059,813	118,668	316
317. Integrity Insurance Company (9279) Mack Centre Drive Paramus, NJ 07652	79,691,851	59,317,363	3,000,000	17,374,488	1958	1980	40,687,068	2,018,435	236,120	35,180,493	317
318. International Bankers Insurance Co. (9292) 4335 East 11th Avenue Hialeah, FL 33013	4,314,084	2,798,443	632,372	883,269	1981	1982	1,612,865	381,699	129,696	2,051,508	318
319. Internatl. Bus. & Mercantile Reassur. Co. (9291) 307 North Michigan Avenue Chicago, IL 60601	34,679,997	20,750,849	3,500,000	10,429,148	1961	1980	10,090,260	872,494	−546,011	10,080,041	319
320. International Fidelity Insurance Company (9278) 24 Commerce Street Newark, NJ 07102	13,022,801	10,512,292	1,004,150	1,506,358	1905	1981	4,080,273	484,720	−465,090	4,553,118	320
321. International Insurance Company (Ill.) (9267) Post Office Box 2387 Morristown, NJ 07960	196,119,572	167,542,094	2,350,000	26,227,478	1909	1981	62,084,579	3,054,599	−7,799,732	75,975,413	321
322. International Service Insurance Company (1428) 1401 West Lancaster Fort Worth, TX 76102	58,803,453	42,753,856	2,019,420	14,030,177	1948	1980	40,258,167	−2,969,511	−7,240,839	43,342,795	322
323. Interstate Fire Insurance Company (Tenn.) (1429) 1301 Gulf Life Drive Jacksonville, FL 32207	14,528,277	5,557,765	2,000,000	6,970,512	1951	1981	767,268	718,872	94,730	16,316,312	323
324. Investors Equity Insurance Co. Inc. (Calif.) (9294) 225 Franklin Street Boston, MA 02110	5,900,689	1,671,749	1,200,000	3,028,940	1969	1980	1,333,305	−839,381	−1,726,007	1,317,560	324
325. Investors Insurance Company of America (9281) 145 North Franklin Turnpike Ramsey, NJ 07446	49,504,051	35,896,277	2,000,000	11,607,773	1962	1980	11,588,529	1,172,379	−2,226,645	11,348,673	325
326. Investors Mortgage Insurance Co. (Ill.) (9288) 225 Franklin Street Boston, MA 02110	113,875,685	98,511,825	2,000,000	13,363,860	1981	1980	25,946,821	3,550,759	−6,427,940	19,767,159	326
327. Iowa National Mutual Insurance Company (9740) 518 Second Avenue SE Cedar Rapids, IA 52406	180,552,186	126,373,433	....	54,178,753	1909	1979	82,203,333	−4,556,431	−14,682,236	118,396,938	327
328. JC Penney Casualty Insurance Company (9286) 800 Brooksedge Blvd. Westerville, OH 43081	318,926,361	155,491,705	3,839,200	159,595,455	1958	1979	62,157,414	35,023,161	−29,580,394	107,870,825	328
329. Jefferson Insurance Company of New York (1431) One Park Avenue New York, NY 10016	72,408,866	55,889,615	3,750,000	12,769,251	1950	1980	21,225,020	517,837	−2,751,671	21,868,843	329
330. Jefferson-Pilot Fire & Casualty Co. (9550) P.O. Box 20967 Greensboro, NC 27420	29,510,593	13,869,318	2,000,000	13,641,275	1962	1981	13,723,786	1,698,560	−55,970	14,910,263	330
331. Jewelers Mutual Insurance Company (2425) 24 Jewelers Park Drive Neenah, WI 54956	$ 11,479,549	$ 7,946,297	$	$ 3,533,251	1914	1978	$ 7,042,303	$ 538,203	50,474	7,042,630	331
332. John Deere Insurance Company (N.Y.) (1434) 34th Avenue and 80th Street Moline, IL 61265	152,092,423	100,854,409	2,350,000	48,888,014	1929	1980	39,950,626	10,707,107	5,567,738	92,584,088	332
333. Kansas City Fire and Marine Ins. Co. (Mo.) (1432) 80 Maiden Lane New York, NY 10038	44,546,914	35,197,270	2,400,000	6,949,644	1929	1979	19,973,527	1,282,443	−2,826,165	22,958,769	333
334. Kemper Reinsurance Company (9283) Long Grove, IL 60049	470,886,680	362,108,666	3,350,000	105,428,014	1969	1978	67,536,736	22,560,179	−8,747,838	133,377,731	334
335. Kent Insurance Company (9289) 18191 N.W. 68th Avenue Hialeah, FL 33015	13,396,206	7,635,830	1,000,000	4,760,376	1977	1980	9,076,382	96,155	−17,807	12,260,191	335
336. Kentucky Central Insurance Company (1433) Kincaid Towers Lexington, KY 40508	9,913,295	6,753,967	1,250,000	1,909,328	1960	1981	5,312,023	−26,696	−778,770	9,572,089	336
337. Lawyers Professional Liability Ins. Co. (9287) P.O. Box 10400 St. Petersburg, FL 33733	11,651,565	9,780,329	500,000	1,371,236	1979	1980	4,185,894	−3,182,696	−4,146,835	4,476,768	337
338. Lawyers Surety Corporation (9293) Post Office Box 47480 Dallas, TX 75247	3,464,507	97,379	1,000,000	2,367,128	1946	1978	....	198,102	....	....	338
339. Leader National Insurance Company (9290) Post Office Box 5739 Cleveland, OH 44101	31,842,828	22,016,529	1,250,000	8,570,299	1963	1982	18,667,510	2,253,134	1,714,929	31,364,729	339
340. Legion Ins. Co. (Pa.) (9387) P.O. Box 2941 Shawnee Mission, KS 66201	(Name Changed 8,346,025	from "Old 3,799,647	General Ins. Co.," 2,600,000	4-1-83) 1,946,378	1925	1981	4,027,557	−17,164	119,309	1,911,028	340
341. Liberty Mortgage Insurance Corporation (9295) 150 East Gilman Street Madison, WI 53703	25,988,421	16,790,209	1,250,000	7,948,212	1979	1981	3,716,742	1,278,811	383,172	1,937,387	341

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 9,362,086	$ 13,326,580	$ 7,387,780	$ 4,787,702	$ 7,845,246	58.87	6.06	44.12	109.04	33.21	$ 4,737,329	$ 5,063,572	$ 5,276,615	$ 4,830,121	$ 6,160,571	314
631,791	542,329	118,187	144,688	224,874	41.46	3.26	77.90	122.63	88.82	4,629,366	4,632,872	4,702,334	4,577,725	4,234,990	315
23,136	322,197	1,376,897	4,692,946	416,658	129.32	94.00	205.62	428.93	558.28	4,605,618	5,062,284	5,335,484	2,509,398	7,074,142	316
21,418,642	33,103,116	14,882,310	14,962,730	20,242,164	61.15	11.03	27.11	99.29	25.51	13,004,160	20,205,305	22,359,966	22,637,417	20,374,488	317
1,127,938	1,408,833	121,499	494,180	541,491	38.44	6.58	45.78	90.79	31.44	....	....	1,500,000	1,367,628	1,515,641	318
5,848,915	7,674,820	1,854,210	5,130,575	5,649,465	73.61	1.29	32.21	107.11	24.53	....	4,505,958	8,493,089	13,790,631	13,929,148	319
2,100,866	4,359,358	1,345,076	5,999,407	1,580,078	36.25	25.32	49.10	110.67	47.01	1,566,010	1,925,583	1,751,198	1,912,172	2,510,508	320
31,398,314	75,117,992	42,925,942	85,501,104	49,065,849	65.32	11.88	33.19	110.38	32.82	17,375,862	21,166,400	29,015,914	30,735,092	28,577,478	321
20,173,878	41,011,259	27,404,946	13,896,326	29,339,344	71.54	13.54	32.58	117.66	30.83	17,127,889	21,208,464	26,148,612	19,829,069	16,049,597	322
1,118,731	16,177,736	6,483,904	2,736,749	6,622,655	40.94	2.36	56.11	99.41	55.64	6,287,382	6,174,611	8,537,532	8,535,537	8,970,512	323
961,558	430,996	86,168	1,375,000	1,461,168	339.02	.47	160.98	500.47	52.66	....	....	....	1,985,146	4,228,940	324
5,939,553	12,351,253	11,278,447	14,880,136	6,640,135	53.76	23.92	40.34	118.03	43.92	5,270,158	7,601,733	10,228,071	10,192,457	13,607,773	325
11,342,091	18,976,798	7,497,265	11,799,000	12,574,265	66.26	3.99	63.63	133.87	61.08	15,870,814	14,079,654	14,713,970	12,864,470	15,363,860	326
37,697,918	116,354,103	66,362,794	67,981,467	71,236,045	61.22	12.18	39.22	112.62	38.54	35,553,557	41,768,821	46,949,602	49,835,813	54,178,753	327
32,516,204	104,944,653	69,370,556	64,307,953	79,164,655	75.43	12.74	40.01	128.19	38.93	88,517,990	100,839,655	128,904,942	136,578,972	163,434,655	328
10,601,781	21,397,503	14,053,713	24,641,766	13,393,797	62.60	17.12	33.14	112.86	32.43	12,235,531	13,959,088	17,232,392	15,482,100	16,519,251	329
6,786,183	14,355,144	7,979,461	3,727,517	8,229,823	57.33	6.65	36.41	100.39	35.06	(Company	Admitted to Fla.,	10-20-82)	....	15,641,275	330
3,618,097	7,056,815	4,276,286	2,726,483	3,904,201	55.33	8.92	35.04	99.28	35.11	3,821,907	3,712,013	1,904,262	3,098,665	3,533,251	331
20,201,094	91,887,186	63,936,433	36,427,951	67,786,340	73.77	6.77	13.40	93.94	13.29	17,261,119	26,422,701	34,846,352	40,580,362	51,238,014	332
9,730,846	22,764,862	15,813,050	21,362,940	15,959,383	70.11	10.20	32.11	112.41	31.83	9,363,191	8,505,414	7,850,409	9,919,076	9,349,644	333
30,653,016	135,904,585	94,261,210	252,595,861	110,284,331	81.15	0.41	24.88	106.44	25.35	42,903,505	57,656,287	79,837,025	89,123,972	108,778,014	334
4,443,459	12,411,601	5,502,280	2,349,675	5,935,255	47.82	24.91	27.42	100.14	27.76	2,134,873	3,013,580	5,095,388	5,572,397	5,760,376	335
3,188,822	8,844,233	4,338,525	1,273,983	4,601,591	52.03	7.79	48.99	106.81	45.26	2,576,934	2,818,599	3,112,291	3,378,190	3,159,328	356
1,595,766	4,571,810	2,567,154	5,715,133	4,181,787	91.47	67.46	31.77	190.70	32.45	....	1,485,100	1,485,377	1,607,382	1,871,236	337
(Reinsured	100%)			....	....	....	....	....	....	2,217,946	2,844,706	3,015,067	3,176,999	3,367,128	338
7,862,559	29,953,329	17,183,823	7,363,979	17,549,159	58.59	10.98	24.71	94.27	23.59	....	9,134,307	9,811,533	8,886,773	9,826,299	339
2,437,739	2,421,280	1,663,937	304,771	1,758,769	72.64	8.89	13.54	95.07	17.16	4,108,464	4,113,543	4,233,897	4,327,100	4,546,378	340
1,073,725	2,099,247	307,950	5,212,640	1,425,573	17.91	1.47	12.37	31.75	13.40	2,896,867	5,487,667	6,752,422	7,859,880	9,198,212	341

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
342. Liberty Mutual Fire Insurance Company (2432) 175 Berkeley Street Boston, MA 02117	$ 737,982,965	$ 597,726,533	$	$ 140,256,432	1908	1980	155,326,342	$ 587,332	$ −33,875,570	$ 282,729,993	342
343. Liberty Mutual Insurance Company (9745) 175 Berkeley Street Boston, MA 02117	6,610,096,594	5,471,930,444	....	1,138,166,150	1912	1980	1,397,937,083	29,511,889	−304,705,451	2,544,569,933	343
344. Liberty National Fire Insurance Company (1437) 2001 Third Avenue South Birmingham, AL 35233	32,162,158	16,778,659	2,529,000	12,854,498	1971	1979	11,127,460	237,001	−1,539,476	16,039,131	344
345. Lincoln Natl. Health & Casualty Ins. Co. (9297) 1300 South Clinton Street Ft. Wayne, IN 46801	33,555,814	25,439,400	2,350,000	4,766,414	1980	1980	19,150,923	467,028	−1,123,710	64,762,901	345
346. Lititz Mutual Insurance Company (2450) 2 North Broad Street Lititz, PA 17543	28,777,453	10,226,718	....	18,550,735	1888	1981	12,234,570	1,071,203	−449,209	12,595,450	346
347. Lloyds New York (4240) One World Trade Center Suite #3369 New York, NY 10048	6,659,293	1,526,962	500,000	4,632,331	1892	1980	264,729	340,463	78,209	489,153	347
348. London Assurance (U.S. Branch) (3180) 51 John F. Kennedy Parkway Short Hills, NJ 07078	115,910,466	73,128,838	....	42,781,628	1872	1978	42,793,211	4,240,062	−3,826,415	46,674,881	348
349. London Guar. and Accident Co. of N.Y. (Del.) (9296) 80 Maiden Lane New York, NY 10038	113,582,572	78,072,544	2,400,000	33,110,028	1970	1979	40,986,169	296,718	−6,460,866	47,730,681	349
350. Lumber Mutual Insurance Company (2469) One Speen Street Framingham, MA 01701	57,546,025	36,605,362	....	20,940,662	1895	1980	18,769,199	2,948,570	90,576	19,063,183	350
351. Lumbermens Mutual Casualty Company (9755) Long Grove, IL 60049	2,132,050,430	1,322,310,243	....	809,740,187	1912	1978	521,413,754	81,196,623	−57,004,323	678,942,536	351
352. Lumbermens Mutual Insurance Company (2486) Post Office Box 969 Mansfield, OH 44901	115,304,997	87,225,398	....	28,079,598	1895	1980	59,268,254	1,351,126	−8,598,756	65,881,651	352
353. Lumbermens Underwriting Alliance (Mo.) (4225) 2501 North Military Trail Boca Raton, FL 33431	118,058,081	61,661,967	....	56,396,114	1905	1979	63,679,726	−3,227,034	−1,628,098	55,828,847	353
354. MGIC Indemnity Corporation (N.Y.) (9302) P.O. Box 756 MGIC Plaza Milwaukee, WI 53201	195,362,227	126,006,288	2,000,000	67,355,938	1955	1980	103,323,710	25,430,195	4,404,826	39,261,822	354
355. MIC General Insurance Corporation (Ind.) (9298) 3044 West Grand Boulevard Detroit, MI 48202	17,225,409	8,049,109	2,500,000	6,676,300	1981	1980	10,916,305	1,260,368	252,365	9,964,551	355
356. MIC Property and Casualty Ins. Corp. (9299) 3044 West Grand Blvd. Detroit, MI 48202	43,553,491	29,371,433	2,500,000	11,682,058	1980	1980	28,009,031	8,500,821	1,755,547	−37,321,614	356
357. Marine Indemnity Ins. Co. of America (1445) 4 World Trade Center New York, NY 10048	10,892,970	4,487,179	2,000,000	4,405,791	1974	1981	1,251,893	533,660	2,397	2,027,363	357
358. Marine Reinsurance Corporation (9300) 1815 Purdy Avenue Miami Beach, FL 33139	7,364,918	3,184,502	500,000	3,680,416	1980	....	3,860,580	−471,809	−702,489	2,408,692	358
359. Maryland Casualty Company (9315) P.O. Box 1228 Baltimore, MD 21211	1,834,586,101	1,217,254,932	3,336,000	613,995,169	1898	1981	697,130,731	90,238,276	−56,275,840	811,841,947	359
360. Massachusetts Bay Insurance Company (9317) 440 Lincoln Street Worcester, MA 01605	7,004,600	47,525	2,500,000	4,457,075	1957	1979	....	348,744	....	....	360
361. Massachusetts Casualty Insurance Company (9323) 50 Congress Street Boston, MA 02109	61,976,311	46,733,190	1,200,000	14,043,121	1927	1981	....	2,135,803	....	16,756,016	361
362. Massachusetts Plate Glass Ins. Co. (Mass.) (9322) One North Wacker Drive Chicago, IL 60606	8,417,193	5,131,858	1,000,000	2,285,335	1919	1979	5,824,929	515,308	32,871	5,660,109	362
363. Mead Reinsurance Corporation (Ill.) (9324) Courthouse Plaza Northeast Dayton, OH 45463	53,735,165	32,843,313	2,500,000	18,391,851	1941	1981	13,570,980	1,422,072	−2,766,996	13,570,980	363
364. Merchants and Business Men's Mut. Ins. Co. (2500) 2201 North Front St. P.O. Box 1633 Harrisburg, PA 17105	18,855,914	7,419,317	....	11,436,597	1895	1981	8,323,761	163,363	2,087,989	7,379,939	364
365. Meritplan Insurance Company (9325) 620 Newport Center Drive Newport Beach, CA 92660	10,187,862	2,685,167	2,000,000	5,502,695	1955	1980	....	694,947	....	....	365
366. Merrimack Mutual Fire Insurance Company (2504) 305 North Main Street Andover, MA 01810	141,750,114	56,385,792	....	85,364,322	1828	1979	51,381,389	5,621,381	755,631	47,065,013	366
367. Metropolitan Casualty Ins. Co. (Del.) (1474) 700 Quaker Lane Warwick, RI 02887	7,748,008	293,982	2,350,000	5,104,026	1982	1982	1,623	354,026	−19,749	1,623	367
368. Metropolitan General Insurance Company (Del.) (1476) 700 Quaker Lane Warwick, RI 02887	4,484,920	224,882	2,350,000	1,910,038	1981	1981	1,529	271,812	−25,580	1,529	368
369. Metropolitan Prop. and Liability Ins. Co. (Del.) (9335) 700 Quaker Lane Warwick, RI 02887	1,210,989,482	1,009,928,237	3,000,000	198,061,245	1972	1980	136,690,761	8,596,382	−109,515,841	425,533,507	369
370. Metropolitan Reinsurance Company (Del.) (9336) 125 Maiden Lane, Suite 1200 New York City, NY 10038	120,340,807	70,004,729	2,500,000	47,836,078	1977	1980	33,068,365	−875,250	−11,298,133	47,557,791	370

NANCIAL DATA
ND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Underwriting Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
remiums nearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Underwriting Expense	Total	Incurred to Premiums Written	1978	1979	1980	1981	1982	Line No.
77,344,062	$ 276,046,135	$ 200,999,426	$ 430,149,595	$ 229,331,579	83.08	11.79	17.40	112.27	16.99	$ 93,948,382	$ 113,072,423	$ 134,008,062	$ 131,814,293	$ 140,256,432	342
96,096,554	2,484,415,215	1,808,994,829	3,871,346,356	2,063,984,211	83.08	11.79	17.40	112.26	16.99	726,500,920	881,073,523	1,034,258,195	1,050,557,600	1,138,166,150	343
5,526,784	13,027,585	7,535,078	6,819,095	8,192,180	62.88	2.07	46.86	111.82	38.06	13,439,144	14,351,906	18,894,364	19,794,650	15,383,498	344
971,324	64,632,879	51,811,057	23,668,639	60,695,486	93.91	....	7.83	101.74	7.81	....	....	....	6,649,386	7,116,414	345
6,457,284	12,155,357	6,722,525	2,001,579	6,515,111	53.60	5.96	44.13	103.70	42.59	12,460,360	14,256,273	15,677,671	15,271,942	18,550,735	346
154,774	500,112	254,450	151,378	274,105	54.81	25.72	3.83	84.36	3.91	3,478,747	3,855,123	4,762,552	4,651,953	5,132,331	347
20,541,206	46,006,671	26,167,348	39,720,428	29,669,948	64.49	10.60	33.23	108.32	32.75	18,504,710	27,288,426	36,532,083	39,376,057	42,781,628	348
19,959,953	46,945,519	31,057,378	46,188,278	33,102,371	70.51	10.03	33.22	113.76	32.68	21,607,149	25,334,198	34,031,368	32,089,020	35,510,572	349
8,891,136	19,496,685	8,365,982	20,235,059	10,636,374	54.55	6.89	38.10	99.54	38.97	(Company	Admitted to Fla.,	2-22-83) ..	....	20,940,662	350
51,251,611	698,728,719	438,986,768	720,537,035	461,885,019	66.10	10.87	31.18	108.16	32.09	437,929,406	550,949,432	737,632,369	714,833,648	809,740,187	351
26,939,395	69,621,798	40,038,366	36,671,434	41,932,282	60.23	10.88	41.25	112.35	43.59	21,017,656	26,500,750	28,230,838	25,805,938	28,079,598	352
35,353,697	47,889,778	24,499,966	18,370,384	27,950,586	58.36	5.91	39.13	103.40	33.56	40,051,251	46,779,766	58,117,063	60,063,775	56,396,114	353
57,300,090	28,453,856	4,775,730	20,685,896	7,510,725	26.40	7.52	42.50	76.41	30.80	47,206,757	49,463,237	50,415,211	65,744,160	69,355,938	354
5,773,454	8,913,874	6,295,848	1,656,858	6,854,032	76.89	7.62	12.65	97.17	11.32	....	....	....	7,620,778	9,176,300	355
23,908,736	4,497,400	3,801,766	575,177	3,693,769	82.13	9.89	−31.05	60.97	3.74	....	....	....	9,352,710	14,182,058	356
618,013	2,044,786	1,187,855	1,385,103	1,130,158	55.27	7.04	37.57	99.88	37.89	5,353,265	5,808,440	6,569,644	6,295,894	6,405,791	357
2,369,082	1,414,811	814,498	667,610	1,107,981	78.31	13.94	57.40	149.65	33.72	....	....	3,457,120	3,143,082	4,180,416	358
69,728,998	733,359,858	461,984,046	638,447,171	472,295,429	64.40	8.42	34.86	107.67	31.49	181,424,010	263,662,340	368,310,068	400,812,637	617,331,169	359
(Reinsured	100%)	....	....	....	....	....	....	....	....	4,879,995	5,317,302	6,245,400	6,255,665	6,957,075	360
pany Writes	A&H Only)	....	....	....	....	....	....	....	....	11,489,802	13,645,400	16,624,905	16,812,222	15,243,121	361
3,010,855	5,634,254	1,324,820	1,125,250	1,999,070	35.48	9.62	54.31	99.42	54.06	1,573,913	1,971,107	3,015,935	3,260,240	3,285,335	362
4,960,161	12,785,450	4,982,286	22,430,418	10,628,237	83.13	3.48	35.03	121.64	33.00	10,138,171	10,439,473	12,388,646	14,503,888	20,891,851	363
3,610,845	7,695,154	3,413,623	2,964,170	3,135,574	40.75	5.93	26.19	72.87	27.30	7,649,211	9,631,967	9,803,397	10,159,754	11,436,597	364
....	....	....	....	....	....	....	....	....	....	6,843,901	7,217,830	7,990,547	8,643,801	7,502,695	365
25,608,059	48,053,030	26,177,161	23,809,911	25,498,888	53.06	9.21	36.15	98.43	36.91	37,552,704	49,054,511	61,354,061	68,797,313	85,364,322	366
1,353	270	....	250	250	92.59	....	321.85	414.44	218.05	... (Company	Admitted to Fla.,	4-28-83) ..	....	7,454,026	367
1,274	255	....	250	250	98.04	....	33.33	131.37	673.32	... (Company	Admitted to Fla.,	4-11-83) ..	....	4,260,038	368
14,435,405	384,882,930	307,283,689	782,296,604	335,223,825	87.10	13.07	28.29	128.45	25.59	210,752,845	197,234,184	196,738,757	200,382,792	201,061,245	369
16,298,249	44,495,625	23,458,822	50,933,723	37,844,082	85.05	3.18	37.16	125.39	34.77	....	....	25,706,987	26,465,557	50,336,078	370

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

GENERAL TABLE

NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
371. Michigan Millers Mutual Ins. Company (2522) Post Office Box 30060 Lansing, MI 48909	$ 106,495,895	$ 58,743,996	$	$ 47,751,898	1881	1979	$ 48,558,040	$ 4,623,884	$ −4,918,272	$ 52,072,136	371
372. Michigan Mutual Insurance Company (2545) 28 West Adams Avenue Detroit, MI 48226	626,922,417	481,345,637	....	145,576,780	1912	1981	120,908,724	6,660,332	−40,262,072	181,385,155	372
373. Mid-Century Insurance Company (9352) 4680 Wilshire Boulevard Los Angeles, CA 90010	29,288,135	5,663,546	2,000,000	21,624,589	1953	1979	....	1,046,088	4,225	....	373
374. Middlesex Insurance Company (1480) 34 Monument Square Concord, MA 01742	111,706,061	88,257,280	2,500,000	20,948,780	1826	1980	19,693,641	762,716	−4,224,783	52,770,848	374
375. Midland Insurance Company (9338) 160 Water Street New York, NY 10038	186,204,857	132,892,864	2,500,000	50,811,993	1959	1980	45,226,285	7,025,956	−1,747,154	64,358,841	375
376. Midwest Mutual Insurance Company (9757) Post Office Box 65600 West Des Moines, IA 50265	25,880,852	16,534,321	....	9,346,530	1948	1981	13,883,763	−535,918	−2,675,036	17,227,611	376
377. Midwestern Indemnity Company (9339) 1700 Edison Drive Milford, OH 45150	75,100,489	46,768,172	2,500,000	25,832,317	1947	1981	44,747,654	2,326,610	−5,215,173	47,105,759	377
378. Millers Mutual Insurance Company (2556) P.O. Box 1246 Harrisburg, PA 17108	18,464,794	5,772,489	....	12,692,304	1890	1981	5,122,377	791,530	−652,622	5,269,000	378
379. Millers National Insurance Company (2576) 29 North Wacker Drive Chicago, IL 60605	26,184,707	15,896,668	....	10,288,038	1869	1979	9,402,143	−777,164	−2,050,127	11,664,574	379
380. Minnehoma Insurance Company (Ariz.) (9343) 7050 South Yale Avenue Tulsa, OK 74145	28,773,625	12,537,504	1,550,000	14,686,121	1977	1980	18,648,595	2,716,438	−61,492	13,882,462	380
381. Mission Insurance Company (9341) 2600 Wilshire Boulevard Los Angeles, CA 90057	557,946,761	338,462,811	2,400,000	217,083,950	1952	1981	76,566,785	22,804,120	19,552,511	176,975,561	381
382. Mission National Insurance Co. (9340) 2600 Wilshire Blvd. Los Angeles, CA 90057	268,247,485	155,282,964	2,500,000	110,464,521	1976	1981	33,581,923	11,004,494	8,575,741	78,449,548	382
383. Monarch Insurance Company of Ohio (1290) 19 Rector Street New York, NY 10006	86,174,012	66,343,442	3,001,920	16,828,650	1864	1981	20,897,524	−9,928,425	−15,422,167	26,474,845	383
384. Morrison Assurance Company, Inc. (1490) 5109 South Lois Avenue Tampa, FL 33681	39,995,396	29,448,797	1,000,000	9,546,599	1963	1979	11,890,158	1,538,315	−1,029,455	17,791,559	384
385. Mortgage Guaranty Insurance Corporation (9351) P.O. Box 756 Milwaukee, WI 53201	873,267,916	689,648,719	1,794,735	181,824,462	1957	1980	264,040,152	13,259,000	−19,692,891	143,817,460	385
386. Motor Club of America Insurance Company (9344) 484 Central Avenue Newark, NJ 07107	63,508,157	52,482,126	2,425,457	8,600,573	1929	1978	34,538,075	7,219,221	601,587	32,567,292	386
387. Motor Vehicle Casualty Company (9348) 209 North York St. Elmhurst, IL 60126	25,422,122	15,870,389	2,400,000	7,151,733	1930	1979	7,395,416	535,431	−1,229,632	7,643,836	387
388. Motorists Mutual Insurance Company (9760) 471 East Broad Street Columbus, OH 43215	237,708,447	173,693,255	....	64,015,191	1928	1980	117,653,092	446,241	−17,278,912	173,269,971	388
389. Motors Insurance Corporation (1495) One Executive Blvd. Yonkers, NY 10702	1,155,188,319	826,841,900	1,000,000	327,346,418	1939	1979	632,535,293	62,190,182	−2,065,548	532,997,349	389
390. Mutual Protective Insurance Company (9768) 4625 Farnam Street Omaha, NB 68132	31,247,964	20,948,736	....	10,299,228	1930	1981	22,084,750	553,875	−1,315,729	29,098,477	390
391. Mutual Service Casualty Insurance Co. (9769) Box 43055 St. Paul, MO 55164	167,845,957	119,005,447	....	48,840,510	1919	1978	81,761,391	−961,361	−11,827,034	108,932,393	391
392. NWNL Reinsurance Co. (1569) P.O. Box 20 Minneapolis, MN 55440	47,330,640	27,249,807	2,500,000	17,580,833	1979	1980	16,042,860	−120,878	−4,568,808	16,042,860	392
393. National American Insurance Company (1498) P.O. Box 3800 Omaha, NB 68103	71,730,642	45,204,728	2,400,000	24,125,914	1919	1981	26,530,819	5,944,808	−212,038	23,604,302	393
394. National American Ins. Co. of New York (1500) 1515 South 75th Street Omaha, NB 68124	62,013,927	42,358,283	2,400,000	17,255,644	1938	1978	38,903,824	−167,590	−4,606,266	27,737,788	394
395. National-Ben Franklin Ins. Co. of IL (9354) 80 Maiden Lane New York, NY 10038	363,759,437	282,922,784	2,000,000	78,836,652	1968	1979	159,788,253	−25,191,837	−22,609,311	183,670,156	395
396. National Bonding and Accident Ins. Co. (NY) (9350) 4242 Lindell Blvd St. Louis, MO 63108	7,005,378	4,227,760	1,000,000	1,777,618	1968	1979	1,560,653	−583,520	−1,285,592	3,239,846	396
397. National Casualty Company (9345) 28333 Telegraph Road Southfield, MI 48034	132,998,449	91,437,499	2,000,000	39,560,949	1904	1980	25,673,388	3,091,088	−7,187,259	43,569,106	397
398. National Fire and Indemnity Exchange (4250) P.O. Box 2226 St. Louis, MO 63109	3,266,323	1,518,716	....	1,747,607	1915	1981	735,369	....	220,619	1,137,028	398

FINANCIAL DATA AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 24,110,659	$ 51,617,447	$ 31,247,210	$ 21,593,154	$ 30,978,832	60.02	10.80	38.72	109.53	38.38	$ 28,221,954	$ 32,989,404	$ 38,922,665	$ 44,058,109	$ 47,751,898	371
58,931,435	180,167,983	136,121,378	345,370,225	149,735,693	83.11	14.75	24.48	122.35	24.32	76,216,070	95,851,335	119,504,920	130,994,474	145,576,780	372
(Reinsured	100%)	....	....	....	....	....	....	....	....	18,959,565	19,970,717	21,052,014	22,299,721	23,624,589	373
11,658,831	52,067,602	31,197,247	45,962,305	33,883,902	65.08	9.21	33.82	108.11	33.37	21,852,382	22,748,787	19,356,506	22,240,165	23,448,780	374
23,968,542	64,839,779	45,839,256	82,170,256	40,698,016	62.77	15.91	24.02	102.69	24.20	21,479,013	21,205,134	33,446,510	38,475,006	53,311,993	375
6,385,194	17,111,714	9,059,371	6,428,845	9,329,019	54.52	11.77	49.35	115.63	49.01	8,337,930	7,583,282	8,170,131	9,339,608	9,346,530	376
22,590,402	45,762,447	30,139,338	16,827,703	30,353,202	66.33	7.66	37.41	111.40	36.34	15,135,707	17,337,190	22,737,821	26,101,102	28,332,317	377
2,346,871	5,524,102	2,528,684	2,027,547	2,997,901	54.27	9.15	24.77	88.19	25.97	7,468,037	9,058,308	10,601,239	11,127,704	12,692,304	378
4,565,311	12,344,400	6,465,190	7,769,696	6,674,897	54.07	11.47	51.07	116.61	54.04	7,017,227	8,192,280	9,255,027	10,063,834	10,288,038	379
9,758,961	10,516,968	5,589,300	764,102	5,805,868	55.20	7.25	38.13	100.58	28.89	5,351,197	6,797,781	9,698,091	13,458,243	16,236,121	380
30,446,325	184,317,423	117,513,200	225,385,132	100,226,036	54.38	9.75	25.27	89.39	26.32	67,764,100	112,119,439	162,432,233	186,337,217	219,483,950	381
13,353,651	80,840,975	46,219,116	98,853,129	43,958,788	54.38	9.75	25.27	89.39	26.04	....	11,542,764	85,972,757	93,710,504	112,964,521	382
10,133,874	26,513,324	20,059,769	36,496,952	26,533,645	100.08	17.23	40.86	158.17	40.92	14,364,643	15,102,134	18,771,110	17,734,074	19,830,570	383
4,518,839	16,600,698	10,684,028	18,845,512	10,770,710	64.88	16.29	25.03	106.20	23.36	4,557,360	2,720,802	5,477,225	8,494,049	10,546,599	384
123,690,835	143,144,666	53,657,181	526,168,481	105,066,343	52.09	1.21	39.15	92.45	38.96	143,228,177	158,986,212	174,291,149	176,534,152	183,619,197	385
17,243,717	34,464,749	24,901,988	30,278,817	20,424,810	59.26	8.22	30.77	98.25	32.57	7,546,840	3,209,187	3,070,805	3,358,107	11,026,030	386
3,500,411	7,858,820	4,531,845	9,337,524	5,417,780	68.94	13.02	33.68	115.65	34.63	5,993,005	6,983,228	7,228,143	8,368,205	9,551,733	387
60,050,316	166,909,449	112,014,299	83,133,079	115,436,202	69.16	10.86	30.34	110.35	29.22	....	48,323,936	54,700,798	60,230,977	64,015,191	388
291,877,985	488,345,092	270,311,891	338,365,220	327,183,577	67.00	11.83	21.59	100.42	19.78	154,257,590	188,453,572	251,253,807	267,569,482	328,346,418	389
13,030,122	28,496,782	14,775,085	6,522,627	15,105,970	53.01	4.26	47.34	104.62	46.37	7,088,381	6,474,395	8,953,682	8,525,693	10,299,228	390
29,457,916	105,722,633	76,511,077	68,701,673	77,924,377	73.71	9.88	27.60	111.19	26.79	32,940,072	35,668,275	43,886,480	50,274,421	48,840,510	391
3,934,731	13,663,724	26,182,399	19,397,653	12,155,535	88.96	1.00	43.48	133.44	37.03	(Company	Admitted to Fla.,	4-26-83)	....	20,080,833	392
13,595,837	39,646,898	29,754,085	9,379,492	23,239,990	58.62	9.14	32.78	100.53	55.06	21,335,971	24,103,619	23,593,370	21,710,756	26,525,914	393
18,768,739	24,301,491	10,899,133	16,505,939	14,108,274	58.06	10.73	50.17	118.95	43.96	12,122,090	14,185,844	17,073,058	16,799,816	19,655,644	394
77,846,770	182,118,894	126,504,396	170,903,518	127,675,061	70.11	10.20	32.11	112.41	31.83	82,716,442	100,102,577	106,059,312	95,672,419	80,836,652	395
905,836	2,908,083	2,078,264	1,949,090	2,635,711	90.63	18.39	35.19	144.21	31.58	3,306,744	3,350,517	2,524,021	2,378,737	2,777,618	396
13,440,489	46,371,288	35,222,638	75,330,674	34,693,024	74.82	5.47	35.21	115.50	37.48	23,078,312	25,294,069	33,082,684	34,284,326	41,560,949	397
364,965	1,120,031	445,813	286,366	403,279	36.01	3.18	41.12	80.30	40.50	1,711,199	1,772,020	1,860,283	1,938,939	1,747,807	398

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
399. National Fire Ins. Co. of Hartford (Conn.) (1505) CNA Plaza Chicago, IL 60685	$ 780,511,029	$ 690,517,168	$ 5,000,000	$ 84,993,861	1871	1977	$ 246,293,957	$ −11,938,904	$ −44,005,897	$ 258,054,207	399
400. National General Insurance Company (9356) Box 10155 Lambert Field St. Louis, MO 63145	45,894,784	34,638,518	8,000,000	3,256,266	1967	1980	22,431,401	−2,110,252	−6,183,098	33,702,037	400
401. National Indemnity Company (9347) 3024 Harney Street Omaha, NB 68131	668,040,779	158,461,781	5,500,000	504,078,998	1940	1980	67,119,074	10,379,989	−10,655,785	80,402,083	401
402. National Insurance Underwriters (4260) 10534 Natural Bridge Road St. Louis, MO 63134	14,214,828	11,710,956	....	2,503,872	1945	1980	7,397,957	−193,434	42,880	5,430,147	402
403. National Property Owners Ins. Co. (9361) National Life Center Nashville, TN 37250	13,195,274	6,910,402	1,250,000	5,034,871	1974	1980	4,243,251	−307,453	−1,806,995	6,297,520	403
404. National Reinsurance Corporation (Del.) (1511) P.O. Box 10167 Stamford, CT 06904	312,490,317	240,110,094	5,000,000	67,380,223	1977	1979	59,955,344	870,076	−19,639,802	72,686,631	404
405. National Security Fire & Casualty Co. (1510) P.O. Box 703 Elba, AL 36323	21,844,114	10,681,424	1,000,000	10,162,689	1959	1979	14,044,726	1,223,810	−57,517	13,116,373	405
406. National Surety Corporation (Ill.) (9360) P.O. Box 777 Novato, CA 94998	529,196,299	399,991,356	2,350,000	126,854,943	1970	1978	149,419,056	32,610,984	9,413,501	166,122,313	406
407. National Union Fire Ins. Co. of Pittsburgh (1515) 70 Pine Street New York, NY 10270	1,184,325,323	997,832,763	4,478,750	182,013,810	1901	1978	299,281,295	25,524,577	−10,630,243	371,258,877	407
408. Nationwide General Insurance Company (9358) One Nationwide Plaza Columbus, OH 43216	19,672,055	13,824,769	2,500,000	3,347,286	1958	1980	2,882,363	−742,399	−1,579,493	5,379,928	408
409. Nationwide Mutual Fire Ins. Co. (2640) One Nationwide Plaza Columbus, OH 43216	539,910,231	360,301,040	....	179,609,190	1934	1980	181,379,802	8,212,852	−33,896,593	294,341,006	409
410. Nationwide Mutual Insurance Company (9773) One Nationwide Plaza Columbus, OH 43216	3,417,674,042	2,268,328,827	....	1,149,345,214	1926	1980	1,114,190,215	−8,543,322	−208,023,339	1,808,094,753	410
411. Nationwide Property and Casualty Ins. Co. (9363) One Nationwide Plaza Columbus, OH 43216	7,751,496	487,068	2,400,000	4,864,428	1981	1980	....	511,725	....	....	411
412. New England Reinsurance Corporation (9365) 60 Batterymarch Street Boston, MA 02110	207,227,479	170,110,942	3,000,000	34,116,537	1954	1980	49,802,471	6,929,488	−5,251,842	60,409,498	412
413. New Hampshire Indemnity Co. Inc. (9368) 1750 Elm Street Manchester, NH 03107	3,911,257	....	1,500,000	2,411,257	1952	1981	....	247,394	....	....	413
414. New Hampshire Insurance Company (1530) 1750 Elm Street Manchester, NH 03107	962,680,142	708,013,180	5,325,065	249,341,896	1870	1981	426,941,353	15,669,395	−25,010,167	505,926,347	414
415. New York Central Mutual Fire Ins. Company (2648) East Street Edmeston, NY 13335	32,572,339	22,009,633	....	10,562,706	1899	1981	21,896,387	1,747,226	498,494	21,985,824	415
416. New York Underwriters Ins. Co. (1540) Hartford Plaza Hartford, CT 06115	257,020,794	185,404,032	3,000,000	68,616,762	1926	1979	87,628,457	11,626,654	−8,652,182	97,350,281	416
417. Newark Insurance Company (NJ) (1520) 150 William Street New York, NY 10038	132,180,335	109,137,415	2,500,000	20,542,920	1810	1977	62,111,505	535,705	−8,500,581	74,029,260	417
418. Niagara Fire Insurance Company (Del.) (1545) 80 Maiden Lane New York, NY 10038	90,943,324	70,922,450	10,000,000	10,020,874	1850	1979	39,947,062	1,914,750	−5,652,327	45,917,539	418
419. Nichido Fire & Marine Ins. Co. Ltd. (US Branch) (3200) 99 John Street New York, NY 10038	21,149,174	12,165,454	....	8,983,720	1975	1980	5,496,269	949,114	−822,958	4,520,329	419
420. Norfolk and Dedham Mutual Fire Ins. Co. (2666) 222 Ames Street Dedham, MA 02026	58,728,005	37,542,866	....	21,185,139	1825	1981	35,902,916	2,117,358	−650,533	38,124,595	420
421. North American Co. for Prop. and Cas. Ins. (N.Y.) (1555) 25 Valley Drive Greenwich, CT 06830	68,736,334	42,405,078	4,000,000	22,331,256	1929	1980	2,225,001	2,312,369	−2,358,510	1,472,457	421
422. North American Reinsurance Corporation (9371) 100 East 46th Street New York, NY 10017	883,198,110	758,954,609	6,000,000	118,243,501	1940	1981	119,856,042	16,694,347	−19,797,100	226,029,378	422
423. North East Insurance Company (9369) 959 Brighton Avenue Portland, ME 04102	27,516,270	20,582,226	1,943,803	4,990,241	1966	1980	5,326,932	−445,208	−2,810,612	5,846,202	423
424. North River Insurance Company (1556) Post Office Box 2387 Morristown, NJ 07960	732,572,687	599,112,038	2,350,000	131,110,649	1822	1981	223,504,490	17,502,074	−27,991,971	273,511,480	424
425. North Star Reinsurance Corporation (Del.) (9376) Post Office Box 10009 Stamford, CT 06904	204,541,285	155,095,674	3,000,000	46,445,611	1956	1981	43,378,152	2,451,269	−7,692,749	50,768,102	425
426. Northbrook Indemnity Company (9370) Allstate Plaza Northbrook, IL 60062	15,177,419	8,869,860	2,500,000	3,807,558	1978	1979	....	687,201	....	....	426
427. Northbrook National Insurance Company (1559) Allstate Plaza Northbrook, IL 60062	16,843,373	10,524,172	2,500,000	3,819,201	1978	1979	....	534,397	....	....	427

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 126,683,677	$ 248,183,305	$ 153,134,016	$ 486,191,951	$ 206,033,511	83.02	5.29	29.42	117.73	28.30	$ 101,594,856	$ 121,187,389	$ 127,188,350	$ 115,232,376	$ 89,993,861	399
13,135,489	32,190,586	20,649,818	14,095,706	27,710,201	86.08	11.05	22.08	119.21	21.09	6,182,444	5,682,243	6,921,013	11,557,514	11,256,266	400
29,271,389	82,815,150	55,669,264	103,309,273	56,491,334	68.21	14.45	30.20	112.87	31.11	154,975,645	217,763,311	265,260,113	347,408,384	509,578,998	401
3,496,895	3,556,836	2,085,618	1,510,598	1,696,671	47.70	6.37	44.72	98.79	29.30	1,954,817	2,022,435	2,107,261	2,764,872	2,503,872	402
2,235,929	6,098,974	4,922,416	3,561,559	4,713,880	77.29	12.12	40.22	129.63	38.95	4,346,553	5,028,111	4,233,678	6,281,457	6,284,871	403
29,977,672	88,076,464	65,884,175	199,687,026	84,829,779	96.31	7.70	18.29	122.30	22.16	61,473,973	66,823,572	74,511,874	72,254,079	72,380,223	404
4,563,259	14,256,722	9,055,850	3,781,117	9,352,551	65.60	9.26	25.54	100.40	27.76	....	....	8,401,422	9,800,440	11,162,689	405
74,755,807	166,834,474	135,833,607	252,553,443	79,497,041	47.65	12.12	34.58	94.36	34.73	88,405,155	97,933,787	100,256,710	121,645,323	129,204,943	406
137,208,420	352,022,439	192,727,461	531,721,419	243,289,609	69.11	15.14	18.76	103.02	17.79	91,992,216	130,691,824	171,175,646	168,068,312	186,492,560	407
1,522,593	4,953,271	3,839,408	2,917,815	4,794,811	96.80	10.21	24.88	131.89	22.90	6,170,221	6,470,155	6,599,634	6,469,129	5,847,286	408
93,937,590	290,322,049	193,021,927	205,757,318	216,399,220	74.54	9.10	28.03	111.68	27.65	82,761,684	106,092,600	141,499,473	158,266,922	179,609,190	409
577,045,198	1,783,406,875	1,185,706,126	1,263,937,812	1,329,309,497	74.54	9.10	28.02	111.66	27.64	654,982,140	797,629,412	941,746,398	1,031,505,269	1,149,345,214	410
. . . (Reinsured	100%)	....	....	....	....	....	....	....	....	....	....	....	6,752,702	7,264,428	411
27,564,072	51,400,919	29,695,886	92,801,898	41,263,831	80.28	3.86	26.08	110.22	22.19	41,530,032	39,262,159	36,280,973	37,300,702	37,116,537	412
. . . (Reinsured	100%)	....	....	....	....	....	....	....	....	....	2,756,597	3,421,930	3,664,047	3,911,257	413
200,418,421	494,651,937	302,040,967	404,108,795	318,155,950	64.32	11.38	29.36	105.06	28.70	131,095,509	170,014,296	220,495,134	213,539,405	254,666,961	414
11,571,844	22,243,482	11,506,069	6,188,031	12,948,600	58.21	12.22	27.33	97.76	27.65	4,705,907	6,108,546	7,333,975	8,533,801	10,562,706	415
39,848,130	100,134,421	60,687,440	113,372,677	64,743,477	64.65	9.83	34.15	108.64	35.13	40,741,457	52,269,108	60,770,050	66,725,267	71,616,762	416
27,984,675	72,784,994	42,156,164	64,081,958	49,759,313	68.36	9.95	33.36	111.68	32.80	19,715,583	23,849,985	30,536,176	28,406,586	23,042,920	417
19,461,692	45,529,724	31,626,099	42,725,880	31,918,766	70.11	10.20	32.11	112.41	31.83	13,981,469	16,191,795	19,222,086	21,663,102	20,020,874	418
2,360,340	4,220,358	3,768,813	6,385,929	3,370,328	79.86	7.32	32.32	119.50	30.17	....	6,487,633	7,334,510	8,056,296	8,983,720	419
17,676,611	36,969,763	18,946,680	13,860,961	19,918,425	53.88	9.06	38.82	101.76	37.65	10,425,085	12,669,806	16,928,809	17,697,637	21,185,139	420
1,136,110	1,588,698	3,934,741	26,443,852	1,572,975	99.01	32.41	117.03	248.46	126.27	10,527,254	13,764,160	19,335,747	18,325,501	26,331,256	421
57,032,043	228,250,201	137,494,544	382,536,730	179,026,506	78.43	5.18	25.06	108.67	25.30	88,110,425	110,081,568	144,121,670	118,901,262	124,243,501	422
2,683,175	7,963,013	5,249,329	11,199,071	5,689,663	71.45	29.73	34.11	135.30	46.46	....	3,607,0[illegible]	3,600,432	7,671,269	6,934,044	423
113,033,931	270,424,764	154,533,387	307,803,971	176,637,028	65.32	11.88	33.16	110.35	32.78	67,416,696	80,348,803	119,471,056	116,622,633	133,460,649	424
20,000,756	45,701,340	13,851,423	103,500,623	26,861,597	58.78	2.33	55.73	116.83	50.17	42,031,807	48,308,038	54,311,023	52,898,668	49,445,611	425
(Reinsured	100%)	....	....	....	....	....	....	....	....	....	5,963,115	6,333,210	6,689,202	6,307,558	426
(Reinsured	100%)	....	....	....	....	....	....	....	....	....	5,963,040	6,331,084	6,469,135	6,319,201	427

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

GENERAL TABLE

NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
428. Northbrook Property and Casualty Ins. Co. (9373) Allstate Plaza Northbrook, IL 60062	$ 103,519,621	$ 53,601,688	$ 3,000,000	$ 46,917,933	1932	1977	$ 62,903,235	4,517,997	$ −2,717,595	$ 107,688,899	428
429. Northern Assurance Co. of America (1560) One Beacon Street Boston, MA 02108	362,840,211	275,168,801	2,500,000	85,171,410	1955	1978	157,450,187	−6,970,005	−41,325,714	228,364,557	429
430. Northern Insurance Company of New York (1550) P.O. Box 91 Baltimore, MD 21203	28,536,542	747,376	9,762,500	18,026,666	1897	1981	....	1,976,181	....	....	430
431. Northland Casualty Company (Calif.) (1562) Hamm Building Saint Paul, MN 55102	8,817,401	3,385,085	2,500,000	2,932,316	1959	1980	2,121,400	517,514	65,179	2,162,652	431
432. Northland Insurance Company (9372) Hamm Building St. Paul, MN 55102	50,067,234	21,020,153	2,500,000	26,547,080	1948	1979	12,803,517	1,826,752	−203,599	16,091,940	432
433. Northwestern National Casualty Company (9374) 731 North Jackson Street Milwaukee, WI 53202	4,985,916	1,386	2,350,000	2,634,530	1965	1980	....	221,051	....	....	433
434. Northwestern National Insurance Company (1565) 731 North Jackson Street Milwaukee, WI 53202	353,341,226	282,509,280	4,010,000	66,821,946	1869	1980	145,175,944	10,906,945	−9,687,981	176,435,322	434
435. Northwestern Pacific Indemnity Company (9375) 700 N.E. Multnomah Street Portland, OR 97232	10,788,699	....	1,000,000	9,788,699	1963	1980	....	630,517	....	....	435
436. Occidental Fire and Casualty Co. of N.C. (9379) 5670 South Syracuse Circle, Suite 500 Englewood, CO 80111	47,302,144	36,799,362	2,000,000	8,502,782	1962	1980	22,342,483	−4,241,898	−7,411,453	18,885,499	436
437. Ohio Casualty Insurance Company (9385) 136 North Third Street Hamilton, OH 45025	880,635,627	453,851,867	2,950,892	423,832,867	1920	1981	271,872,439	16,257,950	−23,938,500	286,434,035	437
438. Ohio Farmers Insurance Company (1571) One Park Circle Westfield Center, OH 44251	256,893,692	131,905,507	....	124,988,184	1848	1979	116,423,293	−1,790,601	−10,966,693	118,228,140	438
439. Old Dominion Insurance Company (1573) 615 Park Street Jacksonville, FL 32204-2973	5,792,058	4,487,100	500,000	804,957	1981	1981	3,427,504	2,133	−184,005	3,437,952	439
440. Old Republic Insurance Company (9135) 414 West Pittsburgh Street Greensburg, PA 15601	614,018,830	451,989,692	2,430,000	159,599,138	1935	1979	50,872,635	33,574,252	11,106,790	52,502,497	440
441. Omaha Indemnity Company (Wisc.) (9389) 3201 Farnam Street Omaha, NB 68131	38,558,066	23,676,452	2,250,000	12,631,614	1967	1977	21,091,109	−792,412	−4,109,516	26,282,774	441
442. Omega Insurance Company (9380) P.O. Box 41605 Jacksonville, FL 32203	7,483,004	5,654,064	500,000	1,328,940	1979	1981	6,166,558	−32,305	−358,799	3,741,942	442
443. Ormond Reinsurance Company (9398) 140 S. Atlantic Ave. Ormond Beach, FL 32074	15,668,852	9,622,975	2,350,000	3,695,877	1976	1979	5,988,096	251,771	−469,657	6,859,642	443
444. Otsego Mutual Fire Insurance Co. (2684) Insurance Building Burlington Flats, NY 13315	8,762,986	2,965,601	....	5,797,385	1897	1979	3,107,723	716,454	484,944	2,889,757	444
445. Owners Insurance Company (Ohio) (9386) Post Office Box 30660 Lansing, MI 48909	5,413,588	904,680	1,000,000	3,508,908	1975	1980	....	290,395	....	....	445
446. PAMICO Mortgage Insurance Company (9407) 1750 Walton Road Blue Bell, PA 19422	12,519,020	5,230,440	1,769,151	5,519,428	1974	1981	1,784,370	427,603	−601,615	1,477,729	446
447. PMI Insurance Company (9388) 601 Montgomery Street San Francisco, CA 94111	46,413,423	30,861,904	2,350,000	13,201,519	1973	1979	7,379,792	−17,220,884	−35,845,492	5,678,834	447
448. PMI Mortgage Insurance Company (Ariz.) (9391) 601 Montgomery Street San Francisco, CA 94111	139,955,981	109,885,624	2,000,000	28,070,357	1973	1979	39,861,671	6,111,656	−2,512,302	33,185,350	448
449. Pacific Employers Insurance Company (Calif.) (9390) Post Office Box 7728 Philadelphia, PA 19101	291,737,498	215,935,804	2,356,616	73,445,078	1923	1978	104,871,755	1,795,870	−16,922,417	112,231,325	449
450. Pacific Indemnity Company (Calif.) (9392) 19C River Road Summit, NJ 07901	377,464,722	295,027,810	5,572,783	76,864,129	1926	1978	178,341,702	−510,074	−18,545,492	187,205,237	450
451. Pacific Marine Ins. Co. (9560) P.O. Box C-19139 Seattle, WA 98109	34,752,855	26,765,986	1,500,000	6,486,869	1981	1981	7,436,745	375,028	−1,282,435	23,170,620	451
452. Pacific Reinsurance Corporation (9394) 3055 Wilshire Blvd. Los Angeles, CA 90010	20,823,742	14,356,077	3,000,000	3,467,665	1980	1981	5,530,959	−686,734	−2,529,529	14,225,616	452
453. Patriot General Insurance Company (1600) 34 Monument Square Concord, MA 01742	10,163,535	6,366,859	1,650,000	2,146,676	1968	1980	....	400,190	....	....	453
454. Paxton National Insurance Company (9393) Post Office Box 6160 Harrisburg, PA 17112	17,084,619	12,595,230	2,350,000	2,139,389	1970	1982	9,010,237	206,893	−766,848	10,155,882	454

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 31,308,682	$ 105,346,777	$ 63,068,518	$ 13,249,478	$ 64,708,693	61.42	8.90	32.25	102.58	31.55	$ 35,283,074	$ 40,365,262	$ 46,413,266	$ 47,729,757	$ 49,917,933	428
78,355,524	198,070,354	72,792,807	156,455,478	146,731,196	74.08	11.72	35.06	120.86	30.41	14,063,457	14,869,873	46,296,605	65,539,954	87,671,410	429
(Reinsured	100%)	....	....	....	....	....	....	....	....	14,176,216	22,288,412	24,013,110	25,735,984	27,789,166	430
992,803	2,131,651	1,493,152	1,036,218	1,006,306	47.21	5.96	43.77	96.94	43.15	2,120,683	2,408,914	4,296,688	4,932,074	5,432,316	431
6,122,907	15,362,166	9,773,464	8,648,175	8,398,514	54.67	8.14	38.52	101.33	36.77	14,749,589	17,556,424	19,440,185	23,004,961	29,047,080	432
(Reinsured	100%)	....	....	....	....	....	....	....	....	4,365,420	4,585,568	4,825,666	4,763,479	4,984,530	433
76,305,607	183,169,491	114,865,288	154,788,790	124,722,046	68.09	9.39	27.80	105.29	28.86	49,589,440	54,994,972	67,134,962	73,650,775	70,831,946	434
(Reinsured	100%)	....	....	....	....	....	....	....	....	8,622,994	9,133,719	9,618,767	10,158,182	10,788,699	435
8,757,713	16,304,213	6,428,834	17,966,370	14,323,566	87.85	20.87	36.73	145.46	31.71	8,333,616	9,751,334	12,934,229	10,797,018	10,502,782	436
134,405,484	294,788,209	174,761,233	233,933,818	171,205,860	58.08	12.54	37.50	108.12	38.59	188,435,838	246,050,932	333,096,059	368,545,821	426,783,759	437
55,956,766	110,397,265	62,24u,613	50,797,028	69,025,138	62.52	10.01	37.40	109.93	34.93	70,513,288	84,323,461	104,390,807	113,701,773	124,988,184	438
2,566,313	2,706,920	767,259	646,204	1,140,303	42.13	7.24	57.43	106.80	45.22	....	....	1,500,000	1,232,653	1,304,957	439
40,612,154	70,616,617	58,243,161	314,013,076	39,200,859	55.51	18.64	10.12	84.27	13.62	74,818,418	95,341,895	116,476,296	133,360,475	162,029,138	440
10,891,709	21,922,452	15,421,593	7,357,410	15,775,387	71.96	10.30	36.49	118.75	30.44	7,153,834	8,683,157	17,236,748	16,544,499	14,881,614	441
3,788,135	2,526,702	789,254	1,593,273	1,493,622	59.11	3.24	51.85	114.20	35.01	....	1,569,854	1,073,087	1,147,197	1,828,940	442
1,996,032	6,028,977	1,679,832	5,410,131	4,560,172	75.64	2.55	29.60	107.79	26.01	5,174,486	5,583,344	5,829,244	6,041,097	6,045,877	443
1,656,786	2,672,424	1,035,278	774,312	1,154,498	43.20	15.18	24.06	82.44	22.25	3,479,244	3,758,160	4,115,596	4,731,356	5,797,385	444
(Reinsured	100%)	....	....	....	....	....	....	....	....	....	....	....	4,219,422	4,508,908	445
1,012,372	1,334,776	416,054	1,146,022	1,100,247	82.43	4.13	58.52	145.07	52.86	5,550,271	7,293,853	7,714,660	7,607,707	7,288,579	446
4,080,779	3,868,211	11,370,906	22,962,401	32,380,102	837.08	110.27	79.32	26.67	54.03	....	....	4,798,006	11,076,059	15,551,519	447
18,930,397	30,156,970	8,047,807	12,898,433	12,045,912	39.94	5.25	63.13	108.33	57.37	37,848,636	41,984,307	42,166,110	41,043,409	30,070,357	448
50,006,317	111,532,144	65,737,777	129,356,529	76,961,665	69.00	19.96	33.21	115.17	33.01	52,201,482	51,370,516	59,065,337	74,221,410	75,801,694	449
85,684,938	184,485,656	104,516,303	155,315,260	120,002,029	65.05	10.69	34.31	110.05	33.81	56,365,857	66,801,365	78,820,550	79,245,082	82,436,912	450
3,130,850	20,039,770	−3,440,501	16,582,800	13,142,299	65.58	14.18	26.64	106.40	23.04	(Company	Admitted to Fla..	5-18-83)	....	7,986,869	451
2,682,252	13,342,865	5,569,016	10,008,663	11,211,163	84.02	3.12	31.81	118.96	29.84	(Company	Admitted to Fla..	12-27-82)	....	6,467,665	452
....	....	....	....	....	....	....	....	....	....	2,949,146	3,126,817	3,284,815	3,438,450	3,796,676	453
4,659,490	9,039,767	5,456,227	5,362,206	4,746,801	52.51	13.85	42.13	108.48	37.50	....	....	....	4,228,402	4,489,389	454

COMPANY-WID
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIE

GENERAL TABLE

NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
455. Peerless Insurance Company (9400) 62 Maple Avenue Keene, NH 03431	$ 210,579,978	$ 160,189,263	$ 8,848,635	$ 41,542,080	1903	1981	$ 84,421,586	$ 374,929	$ −14,771,424	$ 136,508,996	455
456. Peninsular Fire Insurance Company (1603) 661 Riverside Ave. Jacksonville, FL 32204	50,187,753	36,574,968	2,500,000	11,112,785	1958	1979	30,251,093	501,036	−2,060,446	23,948,639	456
457. Pennsylvania General Insurance Company (1607) 414 Walnut Street Philadelphia, PA 19106	192,632,397	98,349,293	2,400,000	91,883,104	1955	1979	53,670,743	2,459,083	−5,285,412	61,977,869	457
458. Pennsylvania Lumbermens Mutual Ins. Co. (2738) PLM Building 211 South Broad Street Philadelphia, PA 19107	43,824,490	13,549,045	....	30,275,445	1895	1978	12,863,532	1,142,609	−652,185	13,520,735	458
459. Pennsylvania Manufacturers Assoc. Ins. Co. (9401) 925 Chestnut Street Philadelphia, PA 19107	862,961,647	725,897,328	3,092,600	133,971,719	1964	1981	194,385,022	20,993,384	7,330,689	172,511,450	459
460. Pennsylvania Millers Mutual Insurance Co. (2756) 15 Public Square P.O. Box P Wilkes-Barre, PA 18773 0016	48,819,773	23,911,091	....	24,908,681	1887	1981	16,944,727	969,626	−1,765,973	19,618,078	460
461. Pennsylvania National Mutual Cas. Ins. Co. (9775) P.O. Box 2361 Harrisburg, PA 17105	371,573,663	279,396,962	....	92,176,701	1920	1980	159,038,726	15,257,004	−9,276,342	198,727,519	461
462. Petroleum Casualty Company (9402) Post Office Box 3342 Houston, TX 77001	41,571,670	34,568,529	1,250,000	5,753,140	1925	1982	2,596,071	2,493,160	−459,872	15,410,422	462
463. Philadelphia Manufacturers Mutual Ins. Co. (2758) Post Office Box 1880 Valley Forge, PA 19482	141,202,920	112,858,938	....	28,343,982	1880	1981	109,597,578	−3,186,035	−12,265,239	35,740,322	463
464. Philadelphia Reinsurance Corporation (9404) 3 Girard Plaza Philadelphia, PA 19102	101,163,627	77,821,466	3,000,000	20,342,161	1953	1981	34,026,109	506,052	−6,838,521	36,880,602	464
465. Phoenix Assurance Co. of New York (N.H.) (9405) 80 Maiden Lane New York, NY 10038	257,210,294	179,710,339	5,000,000	72,499,954	1922	1979	95,801,562	−2,613,088	−15,065,354	111,418,492	465
466. Phoenix Insurance Company (1613) One Tower Square Hartford, CT 06115	1,108,815,152	841,036,682	10,000,000	257,778,469	1850	1980	406,744,428	13,722,793	−46,656,484	452,588,934	466
467. Physicians Mutual Insurance Company (9784) 115 South 42nd Street Omaha, NB 68131	160,048,098	100,937,653	....	59,110,445	1902	1980	....	4,406,040	....	146,204,460	467
468. Planet Insurance Company (Wisc.) (1625) 4 Penn Center Plaza Philadelphia, PA 19103	50,830,947	45,236,450	2,350,000	3,244,497	1959	1980	7,724,632	860,707	−792,722	8,422,238	468
469. Preferred Mutual Insurance Company (2761) One Preferred Way New Berlin, NY 13411	36,358,953	22,395,592	....	13,963,361	1897	1979	24,671,185	1,835,797	301,298	21,686,605	469
470. Preferred Risk Mutual Insurance Company (9774) 1111 Ashworth Road West Des Moines, IA 50265	183,375,637	113,331,905	....	70,043,732	1947	1980	72,143,370	−3,234,253	−12,125,222	140,516,818	470
471. Presidio Insurance Company (Ind.) (9411) 10460 Miamisburg Springboro Rd. Miamisburg, OH 45342	30,222,566	17,239,255	2,500,000	10,483,311	1966	1980	9,101,592	729,867	−1,704,473	9,101,350	471
472. Professional Mutual Insurance Co. (9408) 2 East Gregory Boulevard Kansas City, MO 64114	47,988,937	40,917,948	....	7,070,989	1959	1981	8,901,733	−59,569	−3,081,516	8,901,733	472
473. Professional Underwriters Insurance Co. (1635) GPO Box 4744 San Juan, PR 00936	18,349,862	12,095,998	800,000	5,453,864	1976	1981	17,768,355	1,035,615	−188.153	8,820,082	473
474. Progressive American Insurance Co. (9412) 3802 Coconut Palm Drive Tampa, FL 33319	51,622,068	36,382,872	2,500,000	12,739,196	1979	1982	32,880,968	−5,835,832	−2,585,912	36,401,796	474
475. Progressive Casualty Insurance Company (9307) 6300 Wilson Mills Road Mayfield Village, OH 44143	314,908,765	227,569,381	2,500,000	84,839,384	1956	1979	151,252,452	3,905,490	−11,895,188	167,448,263	475
476. Progressive Southeastern Insurance Co. (9396) 3802 Coconut Palm Drive Tampa, FL 33619	13,845,396	9,972,516	500,000	3,372,880	1980	1981	8,768,258	321,397	−689,576	9,707,145	476
477. Progressive Specialty Insurance Co. (9397) 6300 Wilson Mills Road Mayfield Village, OH 44143	21,569,310	15,391,923	2,500,000	3,677,387	1976	1979	13,152,388	−94,844	−1,034,364	14,560,718	477
478. Protection Mutual Insurance Company (2760) 300 South Northwest Highway Parkridge, IL 60068	463,860,377	318,013,116	....	145,847,260	1887	1979	403,415,406	−4,340,046	−29,575,578	94,818,378	478
479. Protective Casualty Insurance Co. (Mo.) (9403) Post Office Box 80293 Baton Rouge, LA 70808	8,350,183	6,441,757	1,000,000	908,426	1954	1981	2,238,920	−485,920	−794,042	3,007,435	479
480. Protective Indemnity Ins. Co. of Fla., Inc. (9399) 1020 E. Lafayette St., Suite 110 Tallahassee, FL 32301	5,175,340	2,471,415	533,333	2,170,589	1977	1981	3,475,450	320,546	−187,755	3,789,109	480
481. Protective Insurance Company (9414) 3100 North Meridian Street Indianapolis, IN 46208	$ 90,881,888	$ 63,729,465	$ 2,550,000	$ 24,602,423	1954	1981	$ 11,014,173	$ 2,346,781	−996,502	22,469,122	481
482. Protective National Ins. Co. of Omaha (9413) 105 South 17th Street Omaha, NB 68102	27,717,024	13,441,749	1,800,000	12,475,275	1958	1980	13,576,567	2,023,886	1,370,515	11,932,607	482
483. Providence Washington Insurance Company (1640) 20 Washington Place Providence, RI 02901	178,546,431	120,289,050	5,021,200	53,236,181	1799	1981	62,543,655	4,064,137	−5,372,113	72,694,091	483

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 42,532,831	$ 135,319,757	$ 83,296,121	$ 99,527,251	$ 93,897,926	69.39	9.25	32.28	110.92	32.00	$ 38,919,805	$ 39,337,905	$ 40,378,831	$ 44,563,553	$ 50,390,715	455
16,395,158	27,127,017	17,439,836	12,819,751	16,805,725	61.95	7.60	38.05	107.60	43.10	11,623,979	12,887,762	12,072,910	12,663,362	13,612,785	456
27,452,480	63,432,435	41,891,567	57,531,950	41,910,864	66.07	10.55	31.71	108.33	32.45	55,992,191	66,801,223	89,195,712	79,111,853	94,283,104	457
6,329,187	12,967,898	6,946,646	3,438,649	6,711,879	51.68	7.00	46.34	105.02	44.52	21,856,061	24,459,703	26,696,835	28,209,476	30,275,445	458
97,620,875	190,512,846	125,647,217	484,124,280	135,883,249	71.32	10.38	14.45	96.15	15.96	66,031,638	78,821,383	93,962,747	106,236,627	137,064,319	459
8,052,333	20,242,363	11,669,118	12,104,840	12,104,664	59.80	7.18	41.74	108.72	43.07	16,188,594	18,121,001	20,711,571	21,602,712	24,908,681	460
75,230,168	192,517,951	107,597,414	157,270,151	122,454,866	63.61	6.72	34.49	104.82	33.41	51,722,616	58,832,824	64,171,391	73,088,480	92,176,701	461
4,470,516	11,735,810	4,368,869	25,847,466	8,784,836	74.85	14.60	14.46	103.92	11.02	4,678,294	3,432,997	4,369,342	6,067,760	7,003,140	462
61,118,065	34,679,135	28,018,569	28,406,000	27,856,569	80.33	4.42	50.62	135.37	49.12	30,985,610	33,518,151	40,323,957	31,795,205	28,343,982	463
16,545,399	40,623,511	39,834,725	34,141,533	34,270,666	84.36	3.27	29.21	116.83	32.17	16,739,300	18,014,284	24,183,840	23,981,241	23,342,161	464
46,698,050	109,588,766	72,468,019	107,852,658	77,276,507	70.51	10.02	33.21	113.75	32.66	51,797,992	61,702,030	85,870,473	68,981,467	77,499,954	465
138,248,535	459,285,122	289,154,396	555,341,570	317,571,877	69.14	8.78	32.23	110.16	30.68	203,405,076	234,951,329	265,294,221	254,905,104	267,778,469	466
(Company Writes	A&H Only)	....	....	....	....	....	....	....	....	27,889,727	38,119,480	45,454,019	50,015,950	59,110,445	467
3,725,974	8,006,774	4,663,827	7,471,120	5,106,816	63.78	10.02	36.10	109.90	34.32	8,213,832	8,044,935	7,103,708	5,792,578	5,594,497	468
21,785,448	20,935,314	10,604,489	5,938,000	10,544,295	50.37	9.20	39.00	98.56	37.65	8,244,141	8,703,701	10,280,158	11,030,412	13,963,361	469
37,679,683	136,673,507	88,546,743	57,451,797	92,872,058	67.95	8.69	32.23	108.87	31.35	46,884,345	57,575,338	67,621,228	71,194,786	70,043,732	470
2,344,086	9,389,005	15,109,500	10,853,423	7,020,211	74.77	4.80	38.58	118.15	39.80	4,139,808	6,919,503	5,958,528	10,055,310	12,983,311	471
5,161,434	8,758,723	3,151,941	21,326,403	6,402,719	73.10	42.03	20.05	135.18	19.73	....	... .	9,365,191	7,049,400	7,070,969	472
9,032,495	9,977,661	6,236,381	1,827,942	5,722,511	57.35	7.74	36.79	101.89	41.62	(Company	Admitted to Fla.,	11-18-82)	....	6,253,864	473
15,039,314	35,364,025	17,458,751	15,231,417	21,209,971	59.98	10.39	36.95	107.31	35.90	4,579,206	5,088,793	12,009,521	13,503,066	15,239,196	474
69,180,845	162,674,518	80,310,259	70,064,513	97,565,865	59.98	10.39	36.95	107.31	35.90	40,620,246	51,308,644	76,209,645	82,311,085	87,339,384	475
4,010,483	9,430,407	4,655,667	4,061,712	5,655,992	59.98	10.39	36.95	107.31	35.90	....	....	2,938,459	3,550,934	3,872,880	476
6,015,725	14,145,610	6,983,501	6,092,566	8,483,988	59.98	10.39	36.95	107.31	35.90	.. ..	4,356,360	5,459,167	6,268,578	6,177,387	477
217,603,582	87,701,900	83,564,464	45,424,426	68,758,723	78.40	3.72	51.60	133.72	47.73	102,434,990	98,314,095	120,953,888	137,944,025	145,847,260	478
834,668	3,257,286	1,734,212	635,648	1,910,716	58.66	6.70	57.02	124.38	61.76	....	....	1,827,876	2,063,868	1,908,426	479
1,368,620	4,267,586	3,025,156	859,403	3,061,418	71.74	10.15	22.51	104.40	25.35	1,661,703	1,624,475	2,231,055	2,398,983	2,703,922	480
4,923,715	21,404,379	15,067,747	44,235,471	14,747,660	68.90	15.76	19.97	104.66	19.02	19,969,992	24,002,715	27,495,248	25,237,296	27,152,423	481
6,745,076	11,000,329	4,310,267	1,987,329	4,923,240	44.76	6.14	36.64	87.54	33.78	7,509,994	9,725,193	10,826,186	11,781,379	14,275,275	482
32,068,721	67,325,527	39,116,782	62,777,918	41,914,430	62.26	11.51	34.21	107.98	31.68	62,410,869	61,601,791	58,295,902	65,849,504	58,257,381	483

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
484. Provident General Insurance Company (9416) Fountain Square Chattanooga, TN 37402	$ 87,756,242	$ 73,095,759	$ 2,500,000	$ 12,160,483	1974	1980	$ 5,463,171	$ −732,317	$ −6,678,184	$ 16,783,441	484
485. Prudential Commercial Ins. Co. (Del.) (9420) 23 Main Street Holmdel, NJ 07733	7,804,003	817,883	3,500,000	3,486,120	1978	1980	....	488,642	−265,690	995,627	485
486. Prudential General Insurance Company (Del.) (9424) 23 Main Street Holmdel, NJ 07733	11,960,608	5,642,506	3,500,000	2,818,102	1978	1980	694,526	6[illegible]0,746	−296,971	−250,485	486
487. Prudential Property and Casualty Ins. Co. (1646) 23 Main Street Holmdel, NJ 07733	1,517,336,778	1,188,747,646	4,000,000	324,589,132	1975	1980	486,426,792	35,255,652	−76,489,358	782,876,779	487
488. Prudential Reinsurance Company (Del.) (1647) 213 Washington Street Newark, NJ 07101	1,540,377,541	1,345,565,991	2,500,000	192,311,549	1973	1979	244,792,763	31,810,128	17,774,098	336,731,104	488
489. Public Service Mutual Insurance Company (9776) 393 Seventh Avenue New York, NY 10001	329,992,929	268,892,744	....	61,100,185	1925	1979	78,585,026	14,517,681	−7,217,933	92,049,911	489
490. Puritan Insurance Company (1648) 3003 Summer Street Stamford, CT 06905	177,185,874	100,980,653	2,500,000	73,705,221	1924	1980	51,732,180	10,504,517	−13,161,261	61,517,374	490
491. Queen City Indemnity Company (9421) Post Office Box 14545 Cincinnati, OH 45214	17,460,087	10,303,162	2,500,000	4,676,925	1973	1979	8,329,857	874,854	−967,211	12,989,948	491
492. RGAF Underwriters (4300) P.O. Box 2738 Ocala, Fl 32678-2738	4,151,484	1,683,673	....	2,467,811	1981	....	1,095,573	313,586	−133,082	1,266,556	492
493. RLI Insurance Company (1660) 9025 North Lindbergh Drive Peoria, IL 61614	34,654,609	23,570,701	2,000,075	9,083,833	1960	1980	29,606,955	1,111,400	−407,331	16,385,919	493
494. Ranger Insurance Company (Del.) (9415) P.O. Box 2807 Houston, TX 77001	220,482,860	162,483,600	2,500,000	55,499,260	1923	1979	96,979,579	−7,503,334	−15,233,681	76,707,627	494
495. Reinsurance Corporation of New York (9418) 99 John Street New York, NY 10038	141,227,078	104,780,173	2,000,000	34,446,905	1936	1980	44,376,807	1,790,687	−11,130,198	55,178,944	495
496. Reliance Insurance Company (1662) 4 Penn Center Plaza Philadelphia, PA 19103	1,669,966,699	1,265,926,348	30,004,672	374,035,679	1817	1980	679,767,378	58,236,342	−69,759,580	741,156,789	496
497. Republic Insurance Company (Del.) (1665) P.O. Box 223000 Dallas, TX 75222	520,389,338	419,959,124	14,000,000	86,430,213	1919	1980	351,735,830	−4,540,096	−36,287,129	367,194,901	497
498. Republic Mortgage Insurance Company (9417) 7820 Silascreek Pwky. Ext. Winston-Salem, NC 27106	51,260,510	35,028,355	1,397,500	14,834,655	1973	1981	16,703,408	3,279,176	62,958	11,105,149	498
499. Republic Mortgage Insurance Co. of Fla. (9419) Tampa International Airport, Suite B 30 Tampa, FL 33622	2,471,412	64,017	1,000,005	1,407,389	1975	1980	23,676	165,928	−18,688	35,318	499
500. Republic Western Insurance Co. (9432) 2721 North Central Avenue Phoenix, AZ 85004	106,769,416	73,078,390	2,350,000	31,341,025	1973	1982	20,734,732	8,834,379	541,478	36,709,485	500
501. Royal Indemnity Company (Del.) (9425) 150 William Street New York, NY 10038	395,217,774	297,403,663	2,500,000	95,314,110	1911	1977	165,630,681	1,796,850	−22,668,219	197,411,360	501
502. Royal Insurance Company of America (Ill.) (1685) 150 William Street New York, NY 10038	850,066,800	675,001,714	9,300,000	165,765,086	1891	1977	383,020,950	4,754,050	−52,420,256	456,513,771	502
503. S&H Insurance Company (9423) P.O. Box 85149 San Diego, CA 92138	31,831,615	22,058,700	2,000,000	7,772,915	1973	1979	20,911,051	144,087	−2,001,055	20,918,059	503
504. SAI Industrial Assurance Co. (U.S. Branch) (3330) 70 Pine Street New York, NY 10005	17,674,267	9,733,966	900,000	7,040,301	1977	1980	4,055,470	907,382	−725,518	4,506,202	504
505. Safeco Insurance Company of America (9427) Safeco Plaza Seattle, WA 98185	735,210,532	548,800,742	2,500,000	183,909,790	1953	1980	344,121,653	30,630,666	−8,158,227	440,813,992	505
506. Safeguard Insurance Company (Conn.) (1687) 150 William Street New York, NY 10038	218,241,180	181,937,857	2,500,000	33,803,322	1872	1977	103,519,175	896,217	−14,167,636	123,382,100	506
507. Safeway Insurance Company (9426) 500 South Racine Avenue Chicago, IL 60607	29,151,067	21,569,643	1,500,000	6,081,424	1962	1981	10,848,759	1,712,791	68,669	13,251,102	507
508. St. Paul Fire and Marine Insurance Co. (1470) 385 Washington, Street St. Paul, MN 55102	3,862,999,665	3,032,356,745	20,000,000	810,642,920	1925	1979	1,401,528,405	127,059,431	−93,609,412	1,527,154,020	508
509. St. Paul Guardian Insurance Company (9428) 385 Washington Street St. Paul, MN 55102	10,770,356	381	2,000,000	8,769,993	1970	1979	....	849,256			509

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 6,501,219	$ 17,998,668	$ 13,174,014	$ 65,469,142	$ 19,455,537	108.09	1.96	27.05	137.10	29.01	$ 6,041,616	$ 11,242,941	$ 12,724,045	$ 14,069,656	$ 14,660,483	484
....	995,627	534,163	734,714	885,283	88.92	13.87	23.89	126.69	23.89	....	....	5,970,145	6,496,749	6,986,120	485
367,095	1,007,426	2,009,214	1,139,511	911,330	90.46	31.25	7.76	129.48	−31.23	....	....	7,221,229	5,794,325	6,318,102	486
250,568,467	772,531,314	489,554,089	788,099,629	555,543,580	73.21	12.56	24.13	109.90	23.82	283,959,556	310,353,366	325,943,265	276,072,039	328,589,132	487
126,278,131	355,283,602	218,159,924	1,109,229,647	248,583,107	69.97	4.44	20.59	95.00	21.72	107,205,564	134,593,043	168,025,284	179,128,349	194,811,549	488
36,319,225	90,598,900	57,369,242	189,619,679	63,597,990	70.20	7.65	30.12	107.97	29.64	35,027,906	46,015,789	33,281,578	50,869,626	61,100,185	489
24,206,777	58,225,873	30,125,344	50,920,991	39,866,906	68.47	11.76	42.37	122.60	40.10	35,040,164	45,985,602	55,659,542	71,243,962	76,205,221	490
4,361,709	11,602,684	8,389,706	4,996,417	9,804,145	84.50	4.63	19.21	108.34	17.16	3,782,905	4,380,750	5,131,745	6,132,507	7,176,925	491
945,274	1,578,500	482,340	736,114	1,113,410	70.54	10.15	27.74	108.43	34.58	....	....	....	2,127,106	2,467,811	492
15,322,106	15,535,732	7,610,323	3,153,650	7 251,600	46.66	22.48	33.46	102.62	31.72	6,125,431	8,087,662	9,608,094	10,439,856	11,083,908	493
42,850,449	82,121,111	51,599,422	77,621,389	57,990,732	70.62	15.42	32.52	118.55	34.81	40,301,885	38,389,957	49,914,167	46,381,421	57,999,260	494
22,188,354	55,160,540	58,745,960	55,878,901	44,305,226	80.32	3.63	36.23	120.18	36.22	33,934,527	35,795,184	35,422,636	37,286,688	36,446,905	495
327,885,428	704,596,070	410,416,666	657,458,550	449,399,850	63.78	10.02	36.10	109.90	34.32	271,214,820	338,628,356	373,580,237	361,923,989	404,040,351	496
217,310,668	314,142,967	152,665,462	105,740,826	178,396,347	56.79	4.85	49.91	111.55	42.70	... (Company	Admitted to Fla.,	10-12-82)	....	100,430,213	497
8,507,478	10,730,971	1,423,396	4,408,376	4,261,473	39.71	2.50	57.20	99.41	55.27	10,892,589	10,752,327	16,385,817	13,908,821	16,232,155	498
17,102	23,106	5,437	8,889	11,620	50.29	....	130.59	180.87	85.44	1,268,278	1,323,664	1,318,362	1,628,020	2,407,394	499
14,567,245	38,538,749	18,260,921	51,218,530	27,9[illegible]33	72.50	12.94	13.16	98.59	13.82	....	....	19,873,496	25,002,545	33,691,025	500
74,625,800	194,093,319	112,416,438	170,885,216	132,691,455	68.36	9.95	33.36	111.68	32.80	70,101,507	81,825,886	98,613,997	91,179,797	97,814,110	501
172,572,164	448,840,801	259,963,014	395,172,063	306,849,008	68.36	9.95	33.36	111.68	32.80	117,253,949	138,856,548	180,613,841	153,109,015	175,065,086	502
9,499,113	21,460,229	13,821,375	8,248,360	11,356,133	52.92	12.94	43.47	109.32	44.60	....	7,678,776	13,431,310	13,772,254	9,772,915	503
1,769,641	4,235,308	3,519,592	4,890,517	3,256,400	76.89	6.95	33.29	117.13	30.88	....	....	6,234,869	7,096,858	7,940,301	504
173,923,797	441,478,372	243,638,109	263,043,525	257,321,136	58.29	9.14	34.42	101.85	34.47	181,649,583	211,159,272	181,375,629	168,134,488	186,409,790	305
46,641,125	121,308,324	70,260,274	106,803,261	82,932,189	68.36	9.95	33.36	111.68	32.80	32,123,439	38,360,564	49,700,839	46,377,650	36,303,322	505
4,696,990	14,701,449	8,287,039	13,644,694	7,489,215	50.94	17.25	31.34	99.53	34.77	6,607,370	5,354,710	5,897,844	6,710,026	7,581,424	507
670,076,934	1,487,322,742	794,879,973	1,719,760,290	918,380,811	61.75	11.52	33.03	106.29	32.17	399,869,909	515,937,957	696,320,207	706,018,958	830,642,920	508
(Reinsured	100%)									8,281,896	8,834,053	9,407,790	9,920,737	10,709,983	509

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Commenced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
510. St. Paul Mercury Insurance Company (9429) 385 Washington Street St. Paul, MN 55102	$ 20,186,150	$ 690	$ 2,350,000	$ 17,835,459	1967	1979	$	$ 1,402,481	....	....	510
511. Sea Insurance Company Limited (U.S. Branch) (3365) 51 John F. Kennedy Parkway Short Hills, NJ 07078	81,076,698	55,969,408	500,000	24,607,290	1876	1978	30,286,627	3,016,414	−2,433,173	33,457,345	511
512. Seaboard Surety Company (9435) 90 William Street New York, NY 10038	100,679,315	52,988,530	2,500,000	45,190,784	1928	1979	43,076,856	5,623,972	503,945	22,496,017	512
513. Security Insurance Company of Hartford (1710) Post Office Box 420 Hartford, CT 06141	243,519,010	168,165,771	14,091,600	61,261,639	1844	1981	111,245,903	−958,522	−12,470,753	108,585,038	513
514. Security Reinsurance Company (9434) Post Office Box 420 Hartford, CT 06141	41,517,808	31,551,956	2,500,000	7,465,852	1979	1981	16,029,481	1,918,856	−1,550,388	18,837,740	514
515. Select Insurance Company (1720) Post Office Box 1771 Dallas, TX 75221	79,490,479	59,124,134	1,500,000	18,866,345	1955	1982	40,295,623	−2,455,769	−8,151,015	48,209,750	515
516. Select Way Insurance Co. (1721) Wantage Avenue Branchville, NJ 07826	40,494,745	29,301,912	2,350,000	8,842,832	1973	1979	15,372,806	4,546,127	5,741,510	19,337,509	516
516A. Selected Risks Insurance Company (1722) Wantage Avenue Branchville, NJ 07826	333,337,586	233,049,707	4,400,000	95,887,878	1926	1979	142,320,170	19,727,659	−363,597	169,929,979	516-A
517. Sentry Indemnity Company (9438) 1800 North Point Drive Stevens Point, WI 54481	53,459,786	43,313,163	6,000,000	4,146,623	1968	1977	9,846,821	585,116	−2,112,393	26,385,424	517
518. Sentry Insurance A Mutual Company (9781) 1800 North Point Drive Stevens Point, WI 54481	888,912,682	642,406,379	1,600,000	244,906,302	1914	1977	142,776,899	11,431,736	−30,629,670	382,588,652	518
519. Service Insurance Company (1725) 402–406 12th Street Bradenton, FL 33506	1,850,490	564,169	500,000	786,321	1978	1980	815,751	53,696	−135,142	654,897	519
520. Shelby Mutual Ins. Co. of Shelby Ohio (9780) 175 Mansfield Avenue Shelby, OH 44875	201,909,598	155,149,746	1,000,000	45,759,851	1880	1979	97,563,946	−3,411,931	−15,002,540	123,625,402	520
521. Shield Insurance Company (9442) Post Office Box 2214 Atlanta, GA 30301	19,396,974	10,428,096	1,000,000	7,968,877	1963	1977	8,236,230	455,364	−1,113,356	11,938,685	521
522. Signet Reinsurance Company (1730) Four Regency Plaza Omaha, NB 68114	35,404,258	23,981,341	2,500,000	8,922,917	1975	1979	3,440,753	1,437,528	−602,095	10,364,968	522
523. South Carolina Insurance Company (1735) 1501 Lady Street Columbia, SC 29201	350,390,541	142,474,594	2,599,367	205,316,580	1910	1979	96,526,719	19,417,318	−5,931,042	103,531,872	523
524. South State Insurance Company (S.C.) (9456) 950 Charlotte Plaza 201 South College St. Charlotte, NC 28244	18,058,107	9,187,457	1,800,000	7,070,650	1952	1980	13,087,565	1,644,856	1,057,792	10,774,656	524
525. Southeast Title and Insurance Company (9447) 4176 Burns Road Palm Beach Gardens, FL 33410	4,241,115	415,095	400,000	3,426,019	1954	1979	977,257	284,531	−40,979	302,028	525
526. Southeastern Fidelity Insurance Company (9443) Post Office Box 105091 Atlanta, GA 30348	62,170,350	28,535,416	11,024,855	22,610,079	1950	1979	20,714,918	5,328,886	332,492	24,172,305	526
527. Southeastern Fire Insurance Company (1741) 950 Charlotte Plaza 201 South College St. Charlotte, NC 28244	63,839,749	40,802,549	1,800,000	21,237,199	1969	1981	51,815,019	2,510,316	−973,422	42,728,193	527
528. Southern Guaranty Insurance Co. (9449) Post Office Box 2696 Montgomery, AL 36105	29,125,231	17,833,193	1,000,000	10,292,038	1965	1980	15,841,561	1,535,466	−145,282	19,157,332	528
529. Southern Home Insurance Company (1747) 112 South Main Street Greer, SC 29651	37,715,043	20,385,781	3,173,260	14,156,002	1950	1980	15,270,142	785,601	−1,103,536	23,651,123	529
530. Southern Insurance Company (9451) P.O. Box 220998 Dallas, TX 75222	15,062,282	10,350,429	1,250,000	3,461,853	1948	1980	6,239,100	939,203	905,289	5,341,055	530
531. Southland Insurance Company (9453) 325-A Clematis Street West Palm Beach, FL 33401	2,012,302	677,070	500,000	835,232	1980	....	1,303,096	−120,800	−230,941	3,842,126	531
532. Standard Fire Insurance Company (1760) 151 Farmington Avenue Hartford, CT 06156	393,187,732	322,321,741	2,400,000	68,465,991	1910	1978	120,756,031	9,975,096	−23,230,715	177,126,562	532
533. Standard Guaranty Insurance Company (9457) 3290 Northside Parkway, N.W. Atlanta, GA 30327	44,365,325	22,330,397	2,350,000	19,684,928	1980	1979	29,229,983	3,948,860	1,409,408	12,156,809	533
534. State Automobile Mutual Insurance Co. (9782) 518 East Broad Street Columbus, OH 43216	324,450,247	186,380,209	....	138,070,038	1921	1980	144,368,291	2,392,150	−24,260,202	190,948,915	534
535. State Capital Insurance Company (1770) 2610 Wycliff Road Raleigh, NC 27611	25,968,402	18,760,794	1,000,000	6,207,607	1953	1980	23,951,103	938,602	−490,757	22,753,400	535
536. State Farm Fire and Casualty Company (1780) 112 E. Washington St. Bloomington, IL 61701	4,075,599,174	2,626,157,289	2,500,000	1,446,941,885	1935	1978	2,901,426,558	241,713,909	−2,807,752	2,864,875,569	536
537. State Farm General Insurance Company (1781) 112 E. Washington St. Bloomington, IL 61701	58,204,561	49,411,198	2,350,000	6,443,362	1962	1978	....	1,679,040	....	....	537

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
(Reinsured	100%)	$..........	$..........	$..........	......	....	....	......	....	$ 15,980,860	$ 16,985,355	$ 17,659,207	$ 18,782,977	$ 20,185,459	510
14,555,933	33,004,260	18,713,140	28,547,231	21,110,617	63.96	10.46	32.94	107.37	32.50	10,215,159	14,216,738	22,731,786	23,558,550	25,107,290	511
23,296,687	21,039,320	4,033,707	11,405,371	6,074,138	28.87	10.64	58.09	97.60	54.33	33,404,959	38,031,142	43,007,072	49,433,785	47,690,784	512
57,517,581	99,120,041	35,236,530	90,689,064	62,554,111	63.11	10.37	39.10	112.58	35.69	44,539,481	45,643,832	41,429,498	54,906,324	75,353,239	513
7,984,972	17,347,418	8,378,287	21,075,854	13,169,264	75.91	1.15	31.87	108.94	29.35	....	....	5,916,590	7,759,426	9,965,852	514
19,839,622	40,315,039	15,325,571	27,105,348	27,717,708	68.75	16.67	34.80	120.22	29.10	6,765,776	9,597,634	11,550,738	12,149,597	20,366,345	515
7,214,094	19,314,892	5,428,572	9,757,688	6,745,734	34.93	10.25	25.10	70.27	25.07	(Company	Admitted to Fla.,	4-15-83)	....	11,192,832	516
70,559,608	164,643,758	88,788,160	118,005,048	98,165,867	59.62	9.74	30.86	100.22	29.90	(Company	Admitted to Fla.,	6-14-83)	....	100,287,878	516-A
5,829,416	26,033,799	15,598,623	22,981,153	16,941,951	65.08	9.21	33.82	108.11	33.37	5,500,348	9,627,155	8,259,771	9,990,803	10,146,623	517
84,526,523	377,490,117	226,180,042	333,226,712	245,658,293	65.08	9.21	33.82	108.11	33.37	122,639,782	151,469,899	230,336,870	241,327,265	246,506,302	518
424,625	506,005	296,309	54,015	260,192	51.42	16.16	59.13	126.81	45.69	1,255,891	1,290,027	1,302,754	1,206,866	1,286,321	519
45,038,974	124,855,965	84,360,317	85,742,518	84,384,034	67.59	8.60	35.83	112.02	36.19	36,166,694	42,989,793	48,840,972	48,662,127	46,759,851	520
4,517,583	11,379,364	8,040,240	4,213,363	8,219,029	72.23	6.26	31.29	109.78	29.83	5,784,287	6,780,217	7,961,138	8,896,229	8,968,877	521
1,528,450	9,656,551	6,839,841	18,000,559	6,496,143	67.27	9.65	29.31	106.24	27.31	(Company	Admitted to Fla.,	10-12-82)	....	11,422,917	522
45,399,528	130,331,527	70,422,149	76,792,080	93,906,291	72.05	10.42	22.08	104.55	27.80	41,583,790	43,432,580	59,733,489	140,199,938	207,915,947	523
6,157,619	10,969,956	5,688,580	1,226,629	6,044,741	55.10	5.69	29.56	90.36	30.10	3,517,209	4,483,358	6,022,477	7,315,726	8,870,650	524
55,925	299,483	175,230	9,500	171,730	57.34	−1.35	57.69	113.68	57.21	3,499,429	3,033,050	3,049,622	3,556,765	3,926,019	525
9,270,825	31,413,559	25,316,798	14,071,390	22,364,992	71.20	5.63	22.12	98.94	28.74	9,928,264	25,410,814	27,674,598	27,589,024	33,634,934	526
21,262,186	45,758,756	21,676,231	11,855,229	26,253,346	57.37	7.24	37.52	102.13	40.18	10,096,123	12,169,970	15,284,738	19,316,457	23,037,199	527
7,661,752	18,630,714	10,589,654	4,988,119	11,406,831	61.23	7.83	31.72	100.78	30.85	....	....	7,305,940	9,085,069	11,292,038	528
10,073,510	22,033,171	13,106,709	7,785,987	14,466,196	65.66	9.04	30.31	105.01	28.24	9,976,512	11,858,225	14,886,872	14,386,955	17,329,262	529
2,688,821	6,614,527	3,607,739	1,321,038	3,499,364	52.90	5.08	28.33	86.31	35.08	2,598,180	2,825,635	3,087,332	4,055,433	4,711,853	530
346,274	3,801,448	....	278,620	274,044	7.21	....	98.87	106.08	97.82	....	....	1,552,748	1,572,690	1,335,232	531
48,777,088	182,785,868	118,323,162	233,559,506	132,270,986	72.36	10.86	29.48	112.71	30.43	71,910,408	86,984,357	100,809,025	110,539,520	70,885,991	532
17,607,632	15,166,537	9,474,731	1,099,165	6,693,190	44.13	3.98	42.60	90.71	53.15	8,940,759	11,121,728	13,925,495	18,144,949	22,034,928	533
71,413,848	191,031,128	119,203,511	82,985,181	131,158,850	68.66	9.51	34.53	112.70	34.55	81,072,547	97,277,441	118,650,949	118,034,800	138,070,038	534
12,103,621	21,360,169	12,200,310	3,311,106	12,292,123	57.55	7.51	37.24	102.30	34.96	....	....	....	6,039,638	7,207,607	535
1,599,548,273	2,529,779,909	1,552,026,127	722,507,713	1,606,338,903	63.50	8.49	28.13	100.11	26.70	645,945,337	777,837,132	930,562,048	1,177,424,305	1,449,441,885	536
(Reinsured	100%)	....	....	....	......	....	....	......	....	5,456,606	5,955,181	6,615,088	7,076,752	8,793,362	537

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
538. State Farm Mutual Automobile Ins. Company (9785) One State Farm Plaza Bloomington, IL 61701	$13,196,657,184	$6,375,818,819	$	$6,820,838,365	1922	1978	$ 3,820,687,012	$ 490,998,170	$ 62,213,641	$6,870,064,613	538
539. Stone Mountain Insurance Co. (1773) Post Office Box 19796 Atlanta, GA 30325	4,485,747	318,426	750,000	3,417,321	1959	1980	111,026	187,502	-151,707	120,296	539
540. Stonewall Insurance Company (1783) Post Office Box C-189 Birmingham, AL 35283	148,399,094	96,251,170	2,000,000	50,147,924	1866	1981	57,400,512	1,864,122	-15,120,946	59,468,249	540
541. Summit Home Insurance Company (Minn.) (9460) 1629 East Highland Phoenix, AZ 85016	7,758,556	4,082,474	1,250,000	2,426,081	1956	1978	2,823,946	30,442	-326,248	4,317,927	541
542. Sun Insurance Office Limited (U.S. Branch) (3405) 51 John F. Kennedy Parkway Short Hills, NJ 07078	123,398,670	81,185,045	....	42,213,625	1882	1978	48,519,660	4,097,843	-5,160,865	50,690,207	542
543. Sussex Mutual Insurance Company (2770) 29 Trinity Street Newton, NJ 07860	9,079,031	4,776,207	....	4,302,824	1840	1979	1,579,794	129,561	-513,689	1,987,255	543
544. Swiss Reinsurance Co. (U.S. Branch) (3410) 100 East 46th Street New York, NY 10017	779,148,683	626,763,887	....	152,384,796	1910	1981	148,330,333	6,003,988	-29,538,770	285,382,119	544
545. Switzerland General Ins. Corp. of N.Y. (9465) 102 White Plains Road Tarrytown, NY 10591	33,037,337	23,373,536	2,500,000	7,163,800	1972	1980	16,701,297	-724,403	-3,186,192	19,207,643	545
546. Taisho Marine & Fire Ins. Co. Ltd. (U.S. Br.) (3435) 111 John Street New York, NY 10038	34,096,131	16,497,925	....	17,598,206	1957	1980	3,782,035	1,046,030	-2,722,418	20,448,476	546
547. Teachers Insurance Company (Del.) (9470) 1 Horace Mann Plaza Springfield, IL 62715	189,203,894	124,895,949	2,000,000	62,307,945	1971	1979	60,502,935	2,704,027	-17,057,386	86,320,746	547
548. Texas General Indemnity Company (Colo.) (9466) One American Indemnity Plaza Galveston, TX 77550	8,307,011	429,247	1,500,00	6,377,764	1948	1978	....	553,830	356,640	....	548
549. Thomas Jefferson Insurance Co. (1792) One Independent Drive Jacksonville, FL 32276	17,055,153	9,489,837	1,250,000	6,315,316	1979	1980	11,702,342	1,196,429	-70,532	12,672,255	549
550. Ticor Indemnity Company (Ga.) (9472) 6300 Wilshire Boulevard 10th Floor Los Angeles, CA 90048	5,910,243	842,386	2,500,000	2,567,857	1981	1981	325,372	82,582	-260,593	335,841	550
551. Ticor Mortgage Insurance Company (9467) 6300 Wilshire Boulevard Tenth Floor Los Angeles, CA 90048	192,584,244	147,137,328	2,000,000	43,446,916	1973	1981	48,504,538	12,575,089	-3,138,501	43,681,393	551
552. Tokio Marine and Fire Ins. Co. Ltd. (U.S. Br.) (9482) 55 Water Street New York, NY 10041	169,218,274	108,411,486	....	60,806,788	1955	1981	39,163,852	106,265	-7,532,329	61,766,933	552
553. Tower Insurance Company, Inc. (9481) Post Office Box 36 Pewaukee, WI 53072	28,912,905	20,704,755	2,000,000	6,208,149	1961	1976	11,654,953	830,136	-457,446	15,119,497	553
554. Trans Pacific Insurance Company (1800) 55 Water Street New York, NY 10041	5,599,209	328,465	2,500,000	2,770,744	1982	....	445,144	300,730	19,876	445,144	554
555. Transamerica Indemnity Company (9487) 1150 South Olive Street Los Angeles, CA 90015	13,399,898	284,582	2,350,000	10,785,315	1945	1979	....	182,058	-977	....	555
556. Transamerica Insurance Company (1802) 1150 South Olive Street Los Angeles, CA 90015	996,364,278	795,869,553	2,350,000	198,144,724	1915	1979	435,240,630	-28,386,277	-81,665,431	496,890,865	556
557. Transamerica Premier Insurance Company (9484) 600 Montgomery Street 9th Floor San Francisco, CA 94111	94,679,508	52,098,674	2,350,000	40,230,834	1941	1979	76,444,129	5,550,513	828,136	47,365,388	557
558. Transatlantic Reinsurance Company (9483) 99 John Street New York, NY 10038	455,368,543	327,429,963	5,000,000	122,938,580	1953	1978	101,024,485	11,632,328	-16,253,297	132,422,270	558
559. Transcontinental Insurance Company (N.Y.) (1805) CNA Plaza Chicago, IL 60685	148,400,355	123,880,353	3,000,000	21,520,002	1925	1977	43,463,639	-3,739,138	-7,765,746	45,538,978	559
560. Transit Casualty Company (Mo.) (9485) 3700 Wilshire Boulevard Los Angeles, CA 90010	176,441,464	132,578,269	2,500,000	41,363,195	1945	1980	14,044,465	7,764,995	-5,131,259	36,560,514	560
561. Transport Indemnity Company (9486) 3670 Wilshire Boulevard Los Angeles, CA 90010	130,931,760	98,996,834	3,716,000	28,218,926	1950	1981	7,636,163	5,351,883	-3,609,971	29,531,445	561
562. Transport Insurance Company (Iowa) (9489) 4100 Harry Hines Boulevard Dallas, TX 75219	224,231,014	151,742,279	2,350,000	70,138,735	1976	1980	13,231,973	16,092,244	-11,459,879	46,037,388	562
563. Transportation Insurance Company (1807) CNA Plaza Chicago, IL 60685	58,302,647	41,078,495	3,000,000	14,224,151	1938	1977	14,487,880	1,502,810	-2,588,582	15,179,659	563
564. Travelers Indemnity Company (9490) One Tower Square Hartford, CT 06115	5,458,116,532	4,393,816,155	10,000,000	1,054,300,376	1906	1980	1,594,130,989	62,196,310	-220,175,139	1,946,416,213	564
565. Travelers Indemnity Co. of America (Ga.) (1810) One Tower Square Hartford, CT 06115	181,543,923	144,943,339	3,200,000	33,400,584	1948	1980	87,790,738	-2,750,044	-11,989,222	99,588,943	565

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
1,956,707,249	6,684,442,032	4,416,998,133	3,245,880,283	4,645,992,792	69.50	11.42	18.15	99.07	17.65	$3,199,434,736	$6,836,302,953	$4,620,931,666	$5,689,767,219	$6,820,838,365	538
56,817	94,295	16,876	75,591	82,613	87.61	47.15	126.13	260.89	98.87	(Company	Admitted to Fla.,	1-1-83)	....	4,167,321	539
27,967,109	61,412,289	55,400,574	50,161,930	50,826,616	82.76	13.85	28.01	124.62	28.92	28,858,969	61,085,945	60,479,834	53,442,532	52,147,924	540
1,319,417	4,417,015	2,411,758	474,388	2,407,808	54.51	10.69	42.18	107.39	43.15	2,942,770	3,290,722	3,537,119	3,795,435	3,676,081	541
23,255,570	49,861,357	28,340,782	42,508,373	32,642,351	65.47	10.87	34.01	110.35	33.46	19,048,691	25,342,336	33,487,618	36,468,615	42,213,625	542
855,202	1,942,531	1,639,552	3,567,392	1,328,905	68.41	18.08	39.96	126.44	39.06	2,606,294	3,434,906	3,898,724	4,035,667	4,302,824	543
70,625,638	288,347,055	181,325,460	468,263,572	232,097,903	80.49	5.27	24.48	110.24	24.74	....	....	171,603,252	156,795,109	152,384,796	544
7,587,672	18,618,791	11,800,585	11,352,955	13,872,531	74.51	4.67	37.94	117.11	36.78	7,556,715	8,226,605	11,822,270	10,162,697	9,663,800	545
1,975,438	20,554,505	13,623,272	6,346,867	14,946,424	72.72	4.54	35.99	113.24	36.18	....	....	13,479,832	14,818,051	17,598,206	546
28,849,798	64,345,468	−15,643,168	74,628,767	44,400,961	69.00	12.96	44.55	126.51	33.21	55,875,671	61,917,545	68,966,540	77,633,112	64,307,945	547
(Reinsured	100%)	....	....	....	......	....	....	......	......	....	....	6,674,360	7,477,198	7,877,764	548
6,040,325	12,949,218	7,195,789	2,101,352	6,974,448	53.86	6.85	39.84	100.54	40.71	....	4,874,647	5,788,017	6,049,535	7,565,316	549
234,489	107,539	....	38,611	38,611	35.90	17.20	289.22	342.32	92.61	....	....	....	2,541,699	5,087,857	550
27,185,590	39,305,915	12,264,174	22,778,218	21,975,727	55.91	5.65	46.43	107.98	41.77	48,276,265	52,187,222	57,716,304	52,382,678	45,446,916	551
19,097,802	67,105,582	51,823,525	41,927,582	42,194,206	62.88	13.62	34.73	111.22	37.72	28,421,927	29,122,797	37,850,642	59,545,644	60,806,788	552
5,752,274	14,975,874	8,471,436	7,174,296	8,847,706	59.08	7.64	36.33	103.05	35.99	....	....	....	7,928,822	8,208,149	553
140,426	304,718	27,413	125,505	152,918	50.18	5.76	50.58	106.52	34.62	... (Company	Admitted to Fla.,	8-25-82)	....	5,270,744	554
.. (Reinsured	100%)	....	....	....	......	....	....	......	......	... (Company	Admitted to Fla.,	10-18-82)	....	13,135,315	555
206,620,967	518,952,437	346,838,808	434,755,029	364,012,897	70.14	11.48	34.11	115.74	35.63	151,441,000	185,077,611	200,641,357	226,167,521	200,494,724	556
42,519,767	41,163,753	22,396,833	4,779,069	22,316,834	54.21	7.30	36.47	97.99	31.70	25,302,555	27,364,502	31,890,745	37,332,089	42,580,834	557
50,717,950	130,638,513	74,714,161	169,876,411	99,270,336	75.99	7.25	29.20	112.44	28.81	47,512,857	100,742,081	110,309,103	119,818,029	127,938,580	558
22,355,943	43,797,053	27,023,650	85,798,579	36,358,855	83.02	5.29	29.42	117.73	28.30	24,537,424	29,273,424	31,817,021	29,158,781	24,520,002	559
6,567,901	40,868,963	34,227,884	71,469,762	27,019,807	66.11	15.83	30.61	112.56	34.22	24,363,392	25,540,867	43,116,819	43,562,077	43,863,195	560
6,459,874	32,575,078	27,499,238	64,884,760	23,227,246	71.30	20.23	19.54	111.08	21.56	15,874,697	23,871,101	26,356,857	26,817,798	31,934,926	561
10,906,405	47,545,462	52,464,955	93,990,067	48,288,243	101.56	18.20	16.52	136.28	17.06	25,596,056	36,005,880	49,411,155	51,222,614	72,488,735	562
7,451,980	14,589,017	9,007,883	28,589,526	12,119,618	83.02	5.29	29.42	117.73	28.30	13,257,354	15,885,415	16,549,248	15,840,039	17,224,151	563
592,658,652	1,856,072,805	1,216,129,712	2,506,929,565	1,309,645,853	70.56	9.46	31.84	111.86	30.36	865,683,597	970,602,781	1,173,160,738	1,121,082,472	1,064,300,376	564
23,041,422	78,547,520	−39,628,282	92,556,928	52,928,648	69.14	8.78	37.74	115.66	29.01	9,347,388	9,385,533	10,514,226	10,533,201	36,600,584	565

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
566. Travelers Indemnity Co. of Illinois (9493) 175 West Jackson Blvd. Chicago, IL 60604	$ 63,755,922	$ 53,551,594	$ 3,000,000	$ 7,204,328	1971	1980	$ 22,596,912	$ 963,037	$ −2,591,089	$ 26,810,496	566
567. Travelers Indemnity Co. of Rhode Island (1812) One Tower Square Hartford, CT 06115	595,987,531	487,506,061	3,000,000	105,481,470	1860	1980	85,713,563	16,165,053	−28,309,292	240,672,782	567
568. Tri-State Insurance Company (9497) P.O. Box 3269 Tulsa, OK 74102	55,464,316	34,251,155	1,500,000	19,713,161	1933	1979	23,136,133	2,451,895	−222,233	32,906,414	568
569. Truck Insurance Exchange (4335) 4680 Wilshire Boulevard Los Angeles, CA 90010	861,151,804	712,320,833	....	148,830,973	1935	1979	106,510,889	−34,171,233	−71,855,904	279,644,994	569
570. Twin City Fire Insurance Company (Minn.) (1815) Hartford Plaza Hartford, CT 06115	104,770,733	69,489,048	3,000,000	32,281,685	1913	1979	32,860,671	4,309,942	−3,244,568	36,506,355	570
571. ULICO Casualty Company (Del.) (9494) 111 Massachusetts Ave. Washington, D.C. 20001	7,603,545	1,779,402	2,000,000	3,824,143	1979	1982	2,475,439	432,507	99,921	2,470,202	571
572. USAA Casualty Insurance Company (9496) USAA Building San Antonio, TX 78288	251,131,517	174,258,755	2,500,000	74,372,762	1969	1981	85,803,555	18,085,423	2,286,319	119,895,870	572
573. USAA General Indemnity Company (9495) USAA Building San Antonio, TX 78288	31,192,054	15,702,185	2,000,000	13,489,868	1972	1981	6,793,463	1,974,913	1,252,230	13,424,709	573
574. Underwriters Insurance Company (1820) 4300 Peterson Avenue Chicago, IL 60646	38,043,741	28,851,572	1,500,000	7,692,168	1945	1979	11,953,366	−5,779,157	−7,093,995	10,568,959	574
575. Unigard Insurance Company (1816) 1215 Fourth Avenue Seattle, WA 98161	22,521,032	13,552,811	2,350,000	6,618,220	1960	1980	7,516,956	136,957	−795,501	8,858,456	575
576. Unigard Mutual Insurance Company (2780) 1215 Fourth Avenue Seattle, WA 98161	425,677,035	354,220,884	....	71,456,151	1901	1980	181,461,101	−8,539,632	−35,931,813	216,821,817	576
577. Union Indemnity Ins. Co. of New York (9499) 260 Madison Avenue New York, NY 10016	47,341,289	38,013,366	2,500,000	6,827,926	1975	1980	18,393,404	1,258,496	93,148	27,132,027	577
578. Union National Fire Insurance Company (1822) Post Office Box 2348 Baton Rouge, LA 70821	3,428,828	469,991	1,000,000	1,958,837	1960	1980	308,860	272,645	254,136	3,806,145	578
579. Union Standard Insurance Company (1825) P.O. Box 47370 Dallas, TX 75235	37,901,557	27,745,819	2,500,000	7,655,738	1970	1979	18,020,589	294,567	−1,234,996	28,857,709	579
580. United Community Insurance Company (1834) 770 Broadway New York, NY 10003	14,108,958	10,080,604	2,500,000	1,528,354	1967	1981	5,878,942	954,662	−137,324	8,948,925	580
581. United Equitable Insurance Company (9498) 8324 Skokie Boulevard Skokie, IL 60077	37,179,285	29,939,673	2,353,000	4,886,609	1959	1978	56,540,911	1,905,861	−230,479	18,739,515	581
582. United Guaranty Commercial Ins. Co. of NC (9501) 1327 Beaman Place Box 21367 Greensboro, NC 27420	7,792,907	2,459,028	1,000,000	4,333,879	1971	1981	1,480,254	755,251	348,918	732,602	582
583. United Guaranty Residential Ins. Co. of IA (9502) 201 North Elm St., 2nd Floor Greensboro, NC 27240	183,984,624	144,565,025	5,997,300	33,422,299	1963	1981	48,381,139	3,646,841	−5,979,226	32,489,132	583
584. United Guar. Residential Ins. Co. of NC (9506) 201 North Elm Street Box 20327 Greensboro, NC 27420	25,955,895	10,288,466	2,000,000	13,667,429	1963	1981	16,551,898	1,979,761	−104,312	3,737,740	584
585. United Pacific Insurance Company (Wash.) (9500) 4 Penn Center Plaza Philadelphia, PA 19103	189,446,593	141,916,528	5,190,578	42,339,487	1926	1980	77,246,287	9,030,495	−7,927,225	84,222,362	585
586. United Services Automobile Association (4340) USAA Building San Antonio, TX 78288	1,948,700,952	1,051,455,420	....	897,245,531	1922	1981	679,638,239	106,318,190	103,189,284	985,076,373	586
587. United States Fidelity and Guaranty Co. (9510) 100 Light Street Baltimore, MD 21202	4,390,653,106	3,273,370,190	70,579,287	1,046,703,627	1896	1981	1,675,248,693	86,454,926	−222,267,411	1,965,400,058	587
588. United States Fire Insurance Company (N.Y.) (1835) Post Office Box 2387 Morristown, NJ 07960	1,532,541,797	1,272,599,006	5,526,561	254,416,230	1824	1981	509,093,557	2,712,171	−63,836,650	622,998,376	588
589. United States Liability Insurance Co. (9516) 1030 Continental Drive King of Prussia, PA 19406	42,066,851	14,812,848	2,100,000	25,154,007	1951	1981	7,898,554	2,187,185	313,494	8,529,326	589
590. Universal Casualty Insurance Company (9508) 2800 Douglas Rd., Suite 1210 Coral Gables, FL 33134	13,314,501	10,306,752	500,000	2,505,749	1982	....	2,404,047	1,075,061	532,265	2,584,307	590
591. Universal Reinsurance Corporation (N.J) (9503) 731 North Jackson Street Milwaukee, WI 53202	183,319,885	119,585,671	2,500,000	61,234,214	1921	1980	40,342,306	−2,604,130	−20,413,274	70,814,819	591
592. Universal Security Insurance Company (Tenn.) (9517) 5454 West Fargo Avenue Skokie, IL 60077	9,608,075	3,761,700	1,800,000	4,046,375	1952	1980	3,185,671	451,547	70,730	3,544,645	592
593. Universal Underwriters Insurance Company (1837) 5115 Oak Kansas City, MO 64112	298,229,022	158,032,489	5,000,000	135,196,532	1949	1979	25,454,902	16,180,880	14,497,714	142,644,367	593

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 7,680,474	$ 25,515,840	$ 16,064,133	$ 30,852,309	$ 17,642,882	69.14	8.78	32.23	110.15	30.67	$ 8,445,230	$ 9,630,009	$ 8,894,056	$ 9,638,954	$ 10,204,328	566
60,218,598	230,516,840	170,456,949	388,970,925	200,656,938	87.05	5.55	19.68	112.28	18.85	64,582,814	79,071,712	94,997,707	96,490,238	108,481,470	567
11,901,797	32,042,953	18,309,970	13,963,691	18,966,215	59.19	9.92	31.58	100.69	30.75	10,911,076	13,155,799	15,678,507	18,818,774	21,213,161	568
103,021,226	245,419,828	197,347,188	419,069,834	204,075,759	83.15	18.89	27.23	129.28	23.90	89,320,512	105,956,410	150,740,763	169,174,348	148,830,973	569
14,943,049	37,550,408	22,767,790	42,514,754	24,278,804	64.66	9.83	34.15	108.64	35.13	16,011,362	21,769,267	27,078,732	31,220,634	35,281,685	570
18,283	2,457,190	1,029,366	889,240	1,918,606	78.08	5.01	12.84	95.93	12.78	(Company	Admitted to Re..	10-15-82)	....	5,824,143	571
43,328,918	114,315,990	62,160,536	83,633,072	75,153,919	65.74	14.21	18.05	98.00	17.21	30,911,194	38,300,286	42,376,406	59,216,937	76,872,762	572
3,455,591	13,193,219	7,169,311	7,902,331	8,395,866	63.64	16.33	10.54	90.51	10.36	6,763,124	8,467,271	11,076,260	14,206,701	15,489,868	573
4,340,734	10,700,698	8,468,730	15,283,526	9,751,357	91.13	40.99	34.18	166.29	34.61	8,936,051	8,152,379	11,106,043	7,571,771	9,192,16[illegible]	574
3,815,423	6,988,167	5,278,817	7,309,077	3,905,380	55.89	8.57	46.93	111.38	37.02	15,797,471	16,676,946	18,531,420	8,834,305	8,968,220	575
84,290,657	214,998,612	163,784,452	197,066,810	155,892,310	72.51	9.55	34.65	116.71	34.36	77,421,398	90,200,582	98,614,426	78,759,764	71,456,151	576
8,191,751	24,997,817	5,984,708	14,855,902	13,438,500	53.76	9.59	36.27	99.63	33.42	7,305,167	7,540,512	7,503,938	7,460,555	9,327,926	577
217,991	3,779,963	1,321,085	166,094	1,285,735	34.01	1.96	57.29	93.26	56.89	1,816,625	1,585,173	1,686,310	2,633,479	2,958,837	578
8,875,951	31,301,009	27,032,216	7,358,944	22,716,165	72.57	11.28	20.10	103.95	21.80	....	....	....	9,627,267	10,155,738	579
2,986,665	8,511,574	5,560,337	5,392,603	4,859,000	57.09	18.28	26.25	101.61	24.96	1,842,533	2,018,855	1,604,339	3,096,356	4,028,354	580
25,145,008	17,733,685	12,716,439	2,292,129	12,684,443	71.53	1.42	28.35	101.30	26.83	4,254,523	4,610,982	5,884,214	6,529,660	7,239,809	581
751,720	532,659	62,025	153,000	−11,275	−2.12	7.87	28.74	34.50	20.90	2,757,481	4,135,744	4,526,412	5,045,415	5,333,879	582
20,885,365	32,275,248	11,876,538	23,771,750	22,328,288	69.18	3.75	45.59	118.53	45.29	29,453,187	36,545,909	38,109,218	32,983,544	39,419,599	583
7,665,972	3,139,835	746,691	1,765,400	1,579,091	50.29	6.13	46.90	103.32	39.40	12,141,796	14,112,167	15,742,401	14,967,878	15,867,429	584
37,259,705	80,067,735	46,638,258	74,711,201	51,068,185	63.78	10.02	36.10	109.90	34.32	50,185,133	49,025,294	48,712,809	43,808,691	47,530,065	585
346,835,717	941,693,638	521,595,418	447,089,071	595,953,812	63.29	11.43	14.33	89.04	13.70	413,941,458	523,805,889	651,567,925	721,416,831	897,245,531	586
793,701,153	1,948,547,796	1,256,871,336	1,841,457,956	1,367,229,173	70.17	9.93	31.31	111.41	31.04	595,200,702	748,835,602	1,027,950,883	1,061,651,586	1,117,282,914	587
257,466,171	615,967,526	351,992,719	701,109,039	402,339,896	65.32	11.88	33.17	110.36	32.80	142,950,175	185,547,540	266,358,701	259,840,500	259,942,791	588
4,600,079	8,939,272	3,254,444	5,746,762	4,204,547	47.03	14.51	34.95	96.49	36.63	10,117,833	11,293,885	14,888,014	18,359,422	27,254,007	589
1,098,045	1,518,291	944,413	3,709,740	4,653,153	306.48	42.64	−284.18	64.94	−188.95	....	....	....	1,502,602	3,005,749	590
5,418,240	77,474,198	44,215,389	105,439,676	76,331,151	98.52	4.56	23.28	126.35	25.52	12,543,692	14,567,375	14,114,840	68,203,184	63,734,214	591
1,245,302	3,455,314	1,759,977	1,701,263	2,234,860	64.68	16.30	16.97	97.95	16.54	....	....	2,947,825	3,804,239	5,846,375	592
11,987,643	143,988,987	75,570,386	100,535,469	81,232,220	56.42	7.63	25.87	89.93	28.11	75,817,596	82,236,954	123,292,243	141,353,225	140,196,532	593

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
594. Utah Home Fire Insurance Company (1838) 36 South State Street Suite 1400 Salt Lake City, UT 84111	$ 33,285,196	$ 21,405,545	$ 1,276,100	$ 10,603,551	1886	1980	$ 15,244,238	$ 206,712	$ −3,204,605	$ 17,025,745	594
595. Utica Fire Ins. Co. of Oneida County NY (2795) Post Office Box 851 Utica, NY 13503	12,387,414	9,625,855	....	2,781,559	1903	1981	8,095,710	200,637	−810,911	7,210,650	595
596. Utica Mutual Insurance Company (9790) Post Office Box 530 Utica, NY 13503	573,416,692	460,487,361	....	112,929,331	1914	1979	253,287,158	12,246,592	−12,046,487	286,668,368	596
597. Valiant Insurance Company (Iowa) (9513) P.O. Box 802 Baltimore, MD 21203	4,680,723	78,465	1,500,000	3,102,258	1975	1981	....	255,396	....	....	597
598. Valley Forge Insurance Company (PA) (1839) CNA Plaza Chicago, IL 60685	146,250,554	123,567,282	2,350,000	20,333,272	1944	1977	43,463,639	−3,803,913	−7,765,746	45,538,978	598
599. Vanguard Insurance Company. (9518) 2727 Turtle Creek Blvd. Dallas, TX 75219	13,675,406	862,330	2,000,000	10,813,075	1945	1980	....	821,486	429,249	....	599
600. Verex Assurance Inc. (9521) P.O. Box 7066 Madison, WI 53707	210,263,490	181,259,921	3,425,000	25,578,569	1961	1981	61,940,692	4,624,120	−15,610,636	45,454,308	600
601. Verex Indemnity Corporation (9519) 150 East Gilman Street Madison, WI 53703	18,536,987	8,366,833	2,000,000	8,170,154	1970	1981	13,380,877	−757,178	−3,343,954	1,434,543	601
602. Vermont Mutual Insurance Company (2802) 89 State Street Montpelier, VT 05602	35,128,451	18,183,692	....	16,944,759	1828	1981	21,448,124	1,249,122	1,004,237	20,543,343	602
603. Vigilant Insurance Company (N.Y.) (1840) 51 John F. Kennedy Parkway Short Hills, NJ 07078	246,267,518	192,069,881	2,400,000	51,797,637	1939	1978	113,562,769	7,762,422	−12,221,591	129,594,736	603
604. Virginia Surety Company, Inc. (9520) 222 North Dearborn Street Chicago, IL 60601	56,778,640	45,979,750	3,300,000	7,498,890	1962	1980	38,014,372	1,746,637	651,701	16,645,355	604
605. Vista Insurance Company (9523) The American Road Dearborn, MI 48121	8,160,199	23,440	2,000,000	6,136,759	1968	1980	....	152,674	−33,882	....	605
606. Voyager Guaranty Insurance Company (9545) P.O. Box 2918 Jacksonville, FL 32203	10,298,090	7,257,321	500,000	2,540,769	1982	....	8,965,658	40,769	−332,225	6,728,224	606
607. Warner Reciprocal Insurers (4375) 4300 Peterson Avenue Chicago, IL 60646	7,013,453	4,207,147	....	2,806,305	1926	1979	4,377,435	−738,353	−827,895	4,575,365	607
608. Washington International Insurance Co. (Ariz.) (9532) 1900 East Golf Road, Suite 740 Schaumburg, IL 60195	8,616,209	5,760,774	1,000,200	1,855,235	1976	1982	2,406,828	100,361	−509,301	7,531,424	608
609. Wausau Underwriters Insurance Co. (Wisc.) (9524) Post Office Box 14510 St. Louis, MO 63178	89,097,759	71,216,975	2,400,000	15,480,784	1954	1979	18,182,882	1,891,950	−2,422,621	35,599,648	609
610. West American Insurance Company (Calif.) (9525) 136 North Third Street Hamilton, OH 45026	771,894,577	482,161,025	2,400,000	287,333,551	1923	1981	353,618,212	35,405,246	−4,638,597	465,135,695	610
611. Westchester Fire Insurance Company (N.Y.) (1855) Post Office Box 2387 Morristown, NJ 07960	734,748,242	598,049,693	2,350,000	134,348,549	1837	1981	223,504,490	16,461,479	−28,014,453	273,511,480	611
612. Western Casualty and Surety Company (9530) 14 East First Street Fort Scott, KS 66701	542,986,001	318,475,272	5,000,000	219,510,729	1924	1979	166,750,562	14,621,175	−9,465,224	186,647,109	612
613. Western Employers Insurance Company (9531) 515 North Cabrillo Park Drive Santa Ana, CA 92702	145,709,289	106,741,521	2,500,000	36,467,768	1976	1980	38,547,484	3,694,586	930,610	64,252,379	613
614. Western Fire Insurance Company (1860) 14 East First Street Fort Scott, KS 66701	300,359,423	165,499,739	5,000,000	129,859,683	1926	1979	137,798,326	8,180,246	−16,412,913	169,898,877	614
615. Western Surety Company (9527) 908 West Avenue North Sioux Falls, SD 57101	54,252,468	30,739,998	4,000,000	19,512,470	1900	1979	41,433,769	4,895,311	3,094,075	28,795,077	615
616. Westfield Insurance Company (9528) One Park Circle Westfield Center, OH 44251	154,680,596	100,066,007	2,350,000	52,264,589	1929	1979	93,138,635	−1,309,727	−8,773,264	94,582,512	616
617. Whiting National Insurance Company (N.Y.) (9529) Post Office Box 2938 Tampa, FL 33601	14,799,736	12,572,146	1,000,000	1,227,590	1969	1981	4,032,384	−2,017,058	−4,453,975	4,031,760	617
618. Worldwide Underwriters Insurance Co. (Wisc.) (9526) 11975 Westline Drive St. Louis, MO 63141	23,905,862	18,401,683	2,400,000	3,104,179	1963	1979	4,545,720	507,535	−805,650	8,899,916	618
619. Yasuda Fire and Marine Ins. Co. of America (9533) One World Trade Center, Suite 7733 New York, NY 10048	40,012,690	21,187,849	10,000,000	8,824,841	1963	1980	9,983,977	1,006,817	−2,168,763	14,647,010	619

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 6,827,435	$ 18,565,401	$ 15,771,046	$ 9,567,947	$ 15,329,778	82.57	13.62	21.07	117.26	22.98	$ 9,008,653	$ 9,857,736	$ 11,968,709	$ 11,805,737	$ 11,879,651	594
4,146,137	7,031,794	3,710,070	2,693,657	3,866,356	54.98	15.14	41.41	111.53	40.38	2,504,931	2,177,247	2,258,547	2,637,082	2,761,559	595
113,758,683	275,872,348	138,383,973	245,466,010	167,433,852	60.69	13.27	30.41	104.37	29.26	72,188,144	73,114,532	88,385,068	100,418,564	112,929,331	596
(Reinsured	100%)	....	....	....	......	....	....	....	....	4,076,755	4,088,873	4,107,400	4,346,862	4,602,258	597
22,355,943	43,797,053	27,023,650	85,798,579	36,358,855	83.02	5.29	29.42	117.73	28.30	18,189,583	20,705,094	24,456,878	26,946,042	22,683,272	598
(Reinsured	100%)	....	....	....	......	....	....	....	....	9,813,329	10,426,745	11,161,680	11,991,589	12,813,075	599
37,255,034	41,257,694	17,091,878	133,516,743	32,295,701	74.50	3.63	55.93	134.06	50.76	28,746,876	26,628,455	27,555,050	22,956,635	29,003,569	600
1,413,563	1,082,442	7,187	3,528,800	3,496,899	323.06	26.21	59.66	408.93	45.02	8,074,451	9,696,437	9,853,518	10,914,525	10,170,154	601
11,513,000	19,926,418	10,757,095	4,380,739	10,660,422	54.50	8.68	31.78	94.96	30.82	9,210,814	11,141,131	12,922,580	15,127,755	16,944,759	602
53,682,676	128,270,964	76,567,053	103,938,150	85,409,355	66.59	7.22	35.72	109.53	35.36	36,078,609	43,069,166	48,003,682	47,576,138	54,197,637	603
2[illegible]11,000	11,501,355	5,432,961	1,351,781	5,209,742	45.30	1.53	47.50	94.33	32.82	3,704,271	4,494,448	5,073,177	6,012,325	10,798,890	604
....	....	−1,074	....	−2,074	......	....	....	....	....	6,557,709	6,787,630	7,052,452	7,438,528	8,136,759	605
6,032,008	696,216	−481,611	1,169,407	687,795	98.79	....	48.93	147.72	5.06	....	....	....	....	3,040,769	606
2,335,015	4,663,956	3,134,377	1,398,262	3,441,434	73.79	8.21	35.76	117.75	36.45	2,235,051	2,878,005	4,001,599	3,426,917	2,806,305	607
1,000,418	7,357,317	1,157,324	3,689,360	1,959,030	26.63	5.42	47.69	79.74	46.59	....	2,331,329	2,369,318	2,491,894	2,855,435	608
8,864,569	34,966,612	23,005,396	51,306,819	23,129,139	66.15	16.81	23.97	106.93	23.54	15,524,649	18,841,491	22,451,185	25,551,245	17,880,784	609
179,333,073	454,597,974	239,703,222	208,769,818	266,666,827	58.66	10.84	31.52	101.02	30.81	106,555,736	146,410,910	209,443,488	229,075,749	289,733,551	610
113,033,931	270,424,764	154,533,387	307,803,971	176,637,028	65.32	11.88	33.17	110.38	32.79	66,933,506	85,010,958	118,675,599	119,003,554	136,696,549	611
77,104,596	186,305,192	108,381,403	173,196,950	118,271,956	63.48	11.54	30.06	105.08	30.01	132,692,006	149,888,178	179,187,442	193,529,821	224,510,729	612
5,849,362	66,196,014	36,748,368	81,888,895	39,748,428	60.05	11.54	27.01	98.59	27.83	19,470,645	25,422,944	27,627,128	30,103,192	38,967,768	613
65,488,820	166,383,214	108,936,045	54,849,936	116,558,090	70.05	7.89	31.92	109.86	31.26	82,751,239	92,398,754	112,585,903	122,198,665	134,859,683	614
21,348,059	27,459,405	2,562,370	3,752,172	3,117,048	11.35	3.68	73.70	88.73	70.28	18,339,357	18,644,025	19,785,960	21,267,755	23,512,470	615
44,765,412	88,317,812	49,792,490	40,637,622	55,220,110	62.52	10.01	37.40	109.93	34.93	29,533,351	35,684,332	41,965,038	48,002,832	54,614,589	616
1,819,862	3,996,128	1,589,994	7,336,239	6,496,223	162.56	21.60	27.29	211.46	27.05	2,092,798	2,163,163	2,172,989	2,625,373	2,227,590	617
2,216,148	8,741,653	5,751,347	12,826,701	5,782,280	66.15	16.81	23.97	106.93	23.54	....	5,470,687	6,558,780	7,541,618	5,504,179	618
4,866,617	14,486,014	7,321,167	12,427,431	9,874,037	68.15	11.51	35.30	114.97	34.92	6,814,573	3,661,819	15,890,534	17,103,461	18,824,841	619

COMPANY-WIDE
FIRE AND MARINE, CASUALTY, AND SURETY INSURANCE COMPANIES

	GENERAL TABLE										
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital or Guaranty Fund	Surplus Funds	Com-menced Business	Date of Last Examination	Net Premiums in Force Dec. 31	Net Gain or Loss from Operations	Net Underwriting Gain or Loss	Net Premiums Written	Line No.
620. Yorktown Indemnity Company (Ill.) (1880) P.O. Box 549 King of Prussia, PA 19406	$ 5,729,335	$ 2,713,548	$ 2,000,000	$ 1,015,787	1955	1982	$ 1,973,753	$ −140,712	$ −677,528	$ 2,475,475	620
621. Yosemite Insurance Company (9534) 717 Market Street San Francisco, CA 94103	49,445,044	32,265,785	2,100,000	15,079,259	1964	1979	39,232,423	3,346,567	324,960	9,013,596	621
622. Zurich Insurance Company (U.S. Branch) (9535) 231 North Martingale Road Schaumburg, IL 60196	928,521,786	768,577,696	....	159,944,089	1913	1979	365,555,312	11,386,448	−57,180,936	402,431,141	622

FINANCIAL DATA
AND INTER-INSURANCE EXCHANGES (RECIPROCALS) (Continued)

BUSINESS OF CURRENT YEAR															
					Percent of Loss and Expenses Incurred to Premiums Earned				Under-writing Expense	SURPLUS AS TO POLICYHOLDERS AT CLOSE OF CALENDAR YEAR					
Premiums Unearned	Net Premiums Earned	Losses Paid	Losses Unpaid	Losses Incurred	Losses	Loss Adjustment Expense	Under-writing Expense	Total	Incurred to Pre-miums Written	1978	1979	1980	1981	1982	Line No.
$ 1,002,011	$ 1,765,519	$ 747,393	$ 585,469	$ 1,221,640	69.19	12.77	56.41	138.38	40.23	$..........	$	$	$ 3,355,208	$ 3,015,787	620
22,050,774	8,738,693	4,434,434	3,940,249	4,095,150	46.86	9.63	39.79	96.28	38.57	10,390,298	11,252,710	12,964,599	13,496,649	17,179,259	621
188,255,040	379,062,002	214,754,432	448,967,028	252,533,115	66.62	11.86	36.61	115.08	34.48	115,549,648	152,329,478	161,891,496	150,127,197	159,944,089	622

COMPANY-WIDE
TITLE INSURANCE

NAME AND LOCATION OF COMPANY	GENERAL TABLE						Premiums and Fees Earned		Line No
	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Commenced Business	Date of Last Examination	Title	Other	
1. American Pioneer Title Insurance Company (9073) P.O. Box 471 Orlando, FL 32802	$ 1,258,589	$ 151,396	$ 100,000	$ 1,007,193	1980	1982	$ 677,745	....	1
2. American Title Insurance Company (9081) 1101 Brickell Avenue Miami, FL 33131	38,461,315	29,029,885	1,533,818	7,897,612	1936	1981	23,719,408	....	2
3. Attorneys' Title Insurance Fund (7950)	(Name Changed from "Lawyers' Title Guaranty Fund," 7-1-82)								
P.O. Box 2671 Orlando, FL 32802	32,049,125	19,449,125	3,862,426	8,737,574	1948	1979	8,432,394	....	3
4. Berks Title Insurance Company (9097) P.O. Box 619 Reading, PA 19603	10,339,154	2,404,536	1,000,000	6,934,617	1947	1980	3,538,628	....	4
5. Chelsea Title and Guaranty Company (9127) P.O. Box AL Northfield, NJ 08225	5,923,843	3,751,467	1,000,000	1,172,376	1923	1980	8,852,231	....	5
6. Chicago Title Insurance Company (Mo.) (9128) 111 West Washington Street Chicago, IL 60602	126,899,290	92,849,773	2,000,000	32,049,517	1961	1981	172,128,585	....	6
7. Commonwealth Land Title Insurance Co. (9157) 8 Penn Center Plaza Philadelphia, PA 19103	81,928,657	50,470,144	1,374,422	30,084,091	1944	1980	96,096,992	....	7
8. District-Realty Title Insurance Corporation (Md.) (9173) 1030 15th Street Northwest Washington, DC 20005	10,333,287	5,742,886	1,000,000	3,590,401	1964	1980	3,503,723	....	8
9. First American Title Insurance Company (9220) P.O. Box 267 Santa Ana, CA 92702	73,516,345	38,428,916	18,500,000	16,587,429	1968	1980	85,937,139	....	9
10. First Amer. Title Ins. Co. of Mid-America (Mo.) (9430) 1650 West Big Beaver Road Troy, MI 48084	16,732,702	9,805,977	1,270,875	5,655,850	1927	1979	11,936,833	.. ..	10
11. Guarantee Title and Trust Company (9259)	(Company Withdrew from Florida, 6-6-83)								
2727 Madison Road Cincinnati, OH 45209	1,224,182	73,399	104,750	1,046,033	1889	1981	89,974	....	11
12. Industrial Valley Title Insurance Co. (9272) 1700 Market Street Philadelphia, PA 19103	22,383,496	5,915,119	1,081,418	15,385,959	1963	1979	6,262,784	....	12
13. Lawyers Title Insurance Corporation (9285) P.O. Box 27567 Richmond, VA 23261	117,640,006	73,399,912	5,311,685	38,928,409	1925	1981	81,791,725	....	13
14. Mid-South Title Insurance Corp. (9305) P.O. Box 432 Memphis, TN 38101	4,0[illegible]5,790	1,654,419	600,000	1,811,371	1934	10981	2,616,638	81,746	14
15. National Attorneys' Title Insurance Co. (9133)	(Name Changed from "City Title Ins. Co.," 12-1-83)								
32 Broadway New York, NY 10004	4,024,713	2,606,292	500,000	918,421	1936	1981	2,382,055	....	15
16. National Title Insurance Company (9355) 151 S.W. 27th Avenue Miami, FL 33135	7,437,384	4,984,789	750,000	1,702,594	1936	1980	57,934	731,563	16
17. Safeco Title Insurance Company (9422) 13640 Roscoe Boulevard Panorama City, CA 91409	79,784,434	33,822,331	30,250,000	15,712,103	1962	1979	123,933,919	....	17
18. Safeco Title Insurance Co. of Maryland (9433) St. Paul and Lexington Streets Baltimore, MD 21202	11,770,338	6,598,930	1,120,000	4,051,408	1969	1979	7,057,509	242,553	18
19. Security Title Guarantee Corp. of Baltimore (9436) 6 South Calvert Street Baltimore, MD 21202	4,276,329	1,559,555	735,460	1,981,313	1953	1979	2,209,700	....	19
20. Security Title and Guaranty Company (9437) 300 East 40th Street New York, NY 10016	20,795,177	7,644,403	1,250,000	11,900,774	1929	1979	7,069,269	....	20
21. Southern Title Insurance Company (9455) P.O. Box 1549 Knoxville, TN 37901	3,046,774	964,062	507,006	1,575,687	1934	1979	982,406	2,100	21
22. Stewart Title Guaranty Company (9461) P.O. Box 2029 Houston, TX 77001	38,529,095	24,903,191	3,480,000	10,145,904	1908	1981	70,771,581	....	22
23. Ticor Title Insurance Company (9406)	(Name Changed from "Pioneer National Title Ins. Co.," 12-12-82)								
5300 Wilshire Boulevard, Suite 836 Los Angeles, CA 90048	144,237,733	97,082,567	30,000,000	17,155,166	1966	1981	104,337,610	....	23
24. Title and Trust Company of Florida (9480) P.O. Box 523000 Coral Gables, Fla. 33134	6,756,647	4,835,417	775,000	1,146,230	1922	1980	5,308,830	....	24
25. Title Insurance Company of Minnesota (9475) 400 Second Avenue South Minneapolis, MN 55401	50,187,647	36,436,998	1,720,365	12,030,284	1907	1981	67,301,566	....	25
26. Title Insurance Corp. of Pennsylvania (9477) 10 South Bryn Mawr Avenue Bryn Mawr, PA 19010	4,750,712	2,122,459	600,000	2,028,253	1954	1980	3,165,021	....	26
27. US Life Title Ins. Company of New York (9515) 170 Jericho Turnpike Floral Park, NY 11001	26,783,768	23,232,261	1,268,162	2,283,345	1928	1981	10,888,479	120,739	27
28. Universal Title Insurance Company (9509) 5776 Lincoln Drive Edina, MN 55436	2,473,638	314,793	1,000,500	1,158,345	1979	1981	1,795,539	....	28

FINANCIAL DATA
COMPANIES

BUSINESS OF 1982								SURPLUS TO POLICYHOLDERS					
Losses Incurred	Operating Expenses Incurred	Net Operating Gain or Loss	Net Investment Gain or Loss	Federal Income Taxes Incurred	Net Income	Cash Dividends to Stockholders	Changes in Surplus to Policyholders	1978	1979	1980	1981	1982	Line No
$.........	$ 582,951	$ 94,794	....	$ 50,000	$ 137,168	$ 15,000	$ 155,368	$..........	$ 1,100,000	$ 1,081,736	$ 951,825	$ 1,107,193	1
2,218,589	27,910,093	−4,808,328	2,434,970	−1,605,193	−768,165	−130,375	817,843	13,246,530	13,293,563	13,522,135	8,613,587	9,431,430	2
928,372	9,240,339	−1,736,317	1,967,974	672,225	903,882	−799,653	1,400,000	4,139,089	8,700,000	9,000,000	11,200,000	12,600,000	3
249,969	4,004,910	−716,250	740,406	....	24,155	−475,971	−389,576	7,480,258	8,362,862	8,592,888	8,324,194	7,934,617	4
542,371	9,234,995	−944,200	1,226,402	−4,700	286,902	−80,000	82,711	2,065,540	2,060,327	1,469,546	2,089,656	2,172,376	5
20,537,861	165,508,131	−26,767,407	7,638,565	−10,434,037	−8,694,804	....	1,689,742	51,965,155	46,656,324	35,743,396	32,359,775	34,049,517	6
6,759,825	92,396,907	−3,079,466	5,010,445	1,298,738	632,241	−4,000,000	10,470,567	24,595,713	22,423,956	22,745,239	20,987,946	31,458,513	7
46,874	3,959,317	−502,468	1,263,477	349,041	411,968	−400,000	−49,538	4,974,909	4,956,033	5,341,465	4,639,939	4,590,401	8
15,327,415	80,511,395	−10,160,949	2,116,528	−3,619,989	−4,424,432	....	−812,110	23,600,699	19,210,633	34,665,932	35,899,539	35,087,429	9
360,548	12,474,649	−1,201,111	651,573	....	−549,538	....	21,521	18,496,603	18,420,653	16,586,497	6,905,204	6,926,725	10
....	189,102	−99,128	161,567	29,300	33,139	....	....	....	....	....	1,117,644	1,150,783	11
502,401	6,497,107	−736,724	514,968	−115,914	−105,842	....	2,401,411	9,029,961	9,236,816	9,250,255	14,945,966	16,467,377	12
13,480,451	79,901,443	−11,590,169	7,959,238	−4,439,000	808,069	−6,002,204	−4,245,033	50,566,126	51,351,006	53,327,737	48,485,128	44,240,094	13
13,911	3,722,632	−408,643	299,494	−87,875	−20,218	−150,000	129,225	2,936,814	2,798,057	2,607,609	2,282,146	2,411,371	14
137,703	2,710,079	−465,727	391,867	....	−73,860	....	−50,900	5,030,566	5,002,838	5,058,318	1,469,321	1,418,421	15
61	778,649	10,788	78,215	8,793	80,209	....	629,772	1,661,273	1,829,961	2,008,026	1,822,822	2,452,594	16
11,419,857	121,185,375	−8,671,313	−613,418	−3,784,478	−5,500,252	....	−1,698,974	39,105,132	41,325,521	37,079,306	47,661,077	45,962,103	17
281,861	7,258,906	−240,705	923,084	275,409	406,970	−973,022	−327,212	6,574,365	6,554,295	5,865,504	5,498,620	5,171,408	18
135,911	2,434,515	−306,558	314,451	....	7,893	....	72,868	2,153,591	2,309,515	2,488,747	2,643,905	2,716,773	19
293,085	7,615,810	−839,626	3,095,079	988,000	1,267,453	....	5,021,726	4,401,118	5,053,143	5,350,196	8,129,048	13,150,774	20
118,534	1,214,785	−389,146	292,759	1,188	−77,575	−17,653	−54,367	2,062,012	2,148,292	2,175,318	2,137,060	2,082,693	21
4,557,728	65,674,337	539,516	2,788,579	578,000	2,750,095	−381,150	1,613,204	9,488,409	11,818,593	11,942,220	12,012,700	13,625,904	22
7,651,258	114,535,173	−17,848,821	12,419,690	−5,972,079	542,948	....	4,733,926	50,888,229	54,756,499	40,343,682	42,421,240	47,155,166	23
157,700	4,700,059	451,071	432,402	334,688	548,805	....	−126,664	2,568,911	2,205,496	2,422,083	2,047,894	1,921,230	24
8,950,223	62,998,295	−4,646,952	4,267,038	−552,116	172,202	−1,050,014	676,473	12,823,336	10,079,469	13,113,111	13,074,176	13,750,649	25
170,463	3,224,409	−229,851	298,069	−36,786	105,004	−100,800	44,875	2,627,845	2,827,070	2,507,685	2,583,378	2,628,253	26
1,026,733	11,726,139	−1,743,654	779,195	−645,000	−319,459	−150,368	−449,003	4,550,008	4,805,185	4,389,382	4,000,510	3,551,507	27
58,539	2,430,474	−693,474	244,755	187,111	−261,608	....	−189,589	....	....	....	2,348,444	2,158,845	28

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
1. AAA Life Insurance Company (D.C.) (5001) 8111 Gatehouse Road, Room 410 Falls Church, VA 22042	$ 12,664,656	$ 7,595,365	$ 1,100,000	$ 3,969,291	$ 714,311	1969	$ 715,000	$	1981	$ 590,000	1
2. AIG Life Insurance Company (Pa.) (5002) Post Office Box 667 Wilmington, DE 19899	201,010,517	191,643,886	2,500,000	6,866,631	329,624	1962			1980	39,056,008	2
Group										23,573,000	
Credit										61,638	
3. AM Life Insurance Company (5003) Wakefield, MA 01881	37,104,676	25,771,866	1,500,000	9,832,810	922,066	1965			1978	9,093,444	3
Group										15,649,763	
4. Acacia Mutual Life Insurance Company (6010) 51 Louisiana Avenue NW Washington, DC 20001	829,800,282	755,709,273		74,091,009	7,614,402	1869			1979	174,583,337	4
Group										34,857,972	
5. Acacia National Life Insurance Co. (5004) 51 Louisiana Avenue NW Washington, DC 20001	61,252,527	55,399,743	1,500,000	4,352,784	−1,046,599	1975			1980	4,653,000	5
Group											
6. Academy Life Insurance Company (Colo.) (5005) Post Office Box 807 Valley Forge, PA 19482	85,328,589	81,019,643	1,100,000	3,208,946	103,082	1963			1980	132,479,204	6
Group										10,913,838	
7. Acceleration Life Insurance Company (5007) 475 Metro Place Box 7000 Dublin, OH 43017	57,258,402	50,725,231	1,250,000	5,283,171	305,076	1973			1979		7
Credit										60,193,102	
8. Adjustable Life Insurance Company (5009) 400 North Robert Street St. Paul, MN 55101	4,939,734	296,242	1,500,000	3,143,492	261,064	1981					8
9. Aetna Life Insurance and Annuity Co. (5012) 151 Farmington Avenue Hartford, CT 06156	2,594,751,196	2,377,423,339	1,100,000	216,227,857	18,830,751	1954			1978	195,380,476	9
Group											
10. Aetna Life Insurance Company (5010) 151 Farmington Avenue Hartford, CT 06156	28,551,097,614	27,464,665,261	62,765,460	1,023,666,894	341,341,695	1850	185,000,000		1978	626,314,065	10
Group										5,925,886,000	
Credit										46,740,000	
11. Aetna Life Insurance Co. of Illinois (5011) 1020 31st St. Downers Grove, IL 60515	77,957,502	56,686,351	2,000,000	19,271,151	3,780,306	1971			1976		11
Group										16,333,000	
12. Afro-American Life Insurance Company (5020) P.O. Box 2140 Jacksonville, FL 32203	9,454,793	8,695,506	500,000	259,287	−207,179	1901			1979	5,823,902	12
Group										31,828,000	
Industrial										17,813,746	
Credit										763,000	
13. Alexander Hamilton Life Ins. Co. of Amer. (5028) 33045 Hamilton Boulevard Framington Hills, MI 48018	619,655,844	534,404,182	3,750,000	81,501,662	23,464,826	1964	13,500,000		1979	68,818,787	13
Group										15,611,143	
Credit										43,545,580	
14. All American Assurance Company (N.C.) (5031) P.O. Box 36605 Dallas, TX 75235	67,235,119	55,892,996	1,575,874	9,766,248	439,496	1931			1979	13,605,708	14
Credit										2,359,614	
15. All American Life Insurance Company (5035) 8501 West Higgins Road Chicago, IL 60631	660,886,399	595,648,626	4,181,899	61,055,874	23,389,253	1951	13,047,525		1980	335,275,000	15
Group										156,387,000	
16. Allied Life Insurance Co. (5032) 701 Fifth Ave. Des Moines, IA 50309	36,664,240	28,174,933	3,800,000	4,689,307	984,326	1966			1981	594,914	16
17. Allstate Life Insurance Company (5037) Allstate Plaza Northbrook, IL 60062	1,556,323,834	1,279,579,174	2,000,000	274,744,659	43,362,270	1957	30,000,000		1977	893,212,200	17
Group										462,821,697	
Credit										17,966,820	
18. Amalgamated Labor Life Insurance Company (5033) 7380 North Lincoln Avenue Lincolnwood, IL 60646	12,288,213	9,023,185	1,105,000	2,160,028	240,506	1953			1979	112,387	18
Group										23,571,000	
19. American Agency Life Insurance Company (5049) P.O. Box 7430 STN C Atlanta, GA 30357	51,936,907	40,310,157	6,296,736	5,330,014	483,307	1965			1979	81,384,769	19
Group										101,500	
20. American Amicable Life Insurance Company (5038) 425 Austin Avenue Waco, TX 76701	461,025,596	420,234,165	10,000,000	30,791,431	−1,668,418	1947	2,500,000		1980	610,877,970	20
Group										156,073,928	
Credit										3,371,992	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
302,500	$ 164,000	728,500	$	$ 5,158	$ 1,829,820	$ 612,190	....	$ 3,242,287	$ 3,538,990	$ 4,228,953	$ 5,057,418	$ 5,069,291	1
18,527,263	7,811,202	49,772,069	123,254	279,127	202,235	82,688	3,122,615	7,611,967	7,854,269	8,149,934	8,366,713	9,366,631	2
....	23,509,000	64,000	19,800	12,456	....	....	....	....	....	....	....	....	
23,450	−135,025	220,113	....	52,977	....	....	....	....	....	....	....	....	
1,031,670	2,881,071	7,244,043	7,000	88,293	....	....	10,150	6,980,199	8,554,403	9,432,482	10,452,113	11,332,810	3
896,000	−2,671,033	19,216,796	....	20,820	....	....	....	....	....	....	....	....	
10,261,488	27,519,609	157,325,216	1,892,420	3,231,972	10,842	2,027	7,780	41,866,207	44,232,491	48,210,436	57,924,960	74,091,009	4
1,898,890	7,564,910	29,191,952	....	....	....	....	....	....	....	....	....	....	
28,685,750	6,464,000	26,874,750	....	1,624,014	....	....	475,007	5,294,480	5,449,566	5,792,935	5,147,233	5,852,784	5
....	....	....	....	....	....	....	8,345	....	....	....	....	....	
66,590,231	19,174,686	179,894,749	305,462	2,219,335	2,323,170	1,310,502	8,535	2,673,154	2,158,212	2,955,837	3,164,808	4,308,946	6
12,296,205	7,531,150	15,678,893	8,078	290,938	....	....	....	....	....	....	....	....	
(No Ordinary	Business Written)	....	....	....	1,116,557	143,350	....	4,632,493	4,541,326	4,761,689	4,371,844	6,533,171	7
89,031,889	44,426,890	104,798,101	425,536	2,509,312	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	(Company	Admitted to	Fla., 7-28-82)	....	....	4,643,492	8
317,964,688	46,018,871	467,326,293	152,000	1,553,611	....	....	1,909,271	22,311,470	180,736,979	192,706,412	204,522,373	217,327,857	9
....	....	....	....	....	....	....	205,012	....	....	....	....	....	
35,047,894	200,813,919	460,548,040	2,875,932	10,129,782	140,906,320	126,002,085	128,023	553,389,684	625,730,624	767,085,337	966,544,066	1,086,432,354	10
1,571,808,000	1,122,117,000	6,375,577,000	25,728,825	26,952,660	....	....	860,598	....	....	....	....	....	
7,307,000	46,740,000	7,307,000	289,401	400,301	....	....	....	....	....	....	....	....	
(No Ordinary	Business Written)	....	....	....	81,756	92,858	....	....	....	....	17,818,944	21,271,151	11
1,748,000	....	18,081,000	74,540	4,983	....	....	....	....	....	....	....	....	
2,337,000	2,589,902	5,571,000	78,351	139,848	431,869	133;451	....	1,153,477	721,469	623,425	1,261,285	759,287	12
701,000	−738,000	33,267,000	84,005	21,870	....	....	....	....	....	....	....	....	
2,193,000	3,945,746	16,061,000	190,590	589,579	....	....	....	....	....	....	....	....	
842,000	567,000	1,038,000	4,770	21,629	....	....	....	....	....	....	....	....	
41,133,623	5,540,416	104,411,994	310,625	987,144	550,314	290,426	345,270	62,024,551	80,353,911	87,560,886	92,908,733	85,251,662	13
2,581,000	4,194,975	13,997,168	....	108,649	....	....	....	....	....	....	....	....	
40,609,420	41,789,460	42,365,540	267,061	722,067	....	....	....	....	....	....	....	....	
19,427	976,639	12,648,496	20,750	215,010	7,614	370	....	4,163,980	6,470,569	8,004,640	11,548,998	11,342,122	14
2,614,743	2,731,782	2,242,575	9,606	31,802	....	....	....	....	....	....	....	....	
83,214,000	58,733,000	359,756,000	2,178,305	4,904,276	497,539	312,307	391,034	33,921,703	37,321,105	46,535,556	58,272,315	65,237,773	15
24,299,000	3,242,000	177,444,000	1,102,872	1,111,306	....	....	....	....	....	....	....	....	
....	....	594,914	....	5,867	1,255	....	....	7,524,429	6,347,569	8,001,153	7,763,563	8,489,307	16
256,480,806	199,977,227	949,715,779	1,412,882	7,597,695	5,783,126	2,631,622	515,015	168,622,552	185,385,962	246,555,212	263,935,532	276,744,659	17
45,795,215	2,531,782	506,085,130	1,634,750	2,111,818	....	....	....	....	....	....	....	....	
8,317,713	11,490,111	14,794,392	158,354	49,148	....	....	....	....	....	....	....	....	
....	3,000	109,387	5,000	3,460	5,461,631	5,051,456	....	2,161,944	2,671,787	2,825,925	3,058,449	3,285,028	18
13,105,000	....	35,676,000	52,000	228,422	....	....	....	....	....	....	....	....	
122,049,348	21,704,886	181,729,231	465,207	919,546	547,476	47,435	6,914	2,385,556	3,464,725	3,643,522	7,009,352	11,626,750	19
....	....	101,500	....	....	....	....	....	....	....	....	....	....	
367,250,118	102,802,483	875,325,605	1,243,839	12,359,445	35,209	7,583	343,599	29,188,769	40,632,808	33,773,817	39,924,614	40,791,431	20
17,491,068	57,420,998	118,144,000	[illegible]	414,170	....	....	....	....	....	....	....	....	
3,795,371	3,801,257	3,276,106	[illegible]	43,805	....	....	....	....	....	....	....	....	

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY—	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
21. American Annuity Life Insurance Company (5034) P.O. Box 6507 Grand Rapids, MI 49506	$ 12,296,289	$ 10,140,323	$ 1,008,750	$ 1,057,216	$ −319,748	1954	$	$	1977	$	21
Credit										61,000	
22. American Bankers Life Assurance Company (5042) 600 Brickell Avenue Miami, FL 33131	280,931,146	262,987,770	4,472,341	13,471,034	3,254,726	1952	6,082,383		1981	170,171,456	22
Group										776,231,400	
Credit										274,818,577	
23. American Capitol Insurance Company (5050) Post Office Box 42814 Houston, TX 77242	36,036,896	33,726,597	600,000	1,710,299	126,302	1954			1980	1,614,242	23
24. American Consumers Life Ins. Co. (5056) Post Office Box 49527 Atlanta, GA 30329	5,295,408	4,004,704	500,000	790,704	−117,073	1959			1977	3,470,019	24
25. American Defender Life Assurance Company (5048) 900 Wade Avenue Raleigh, NC 27611	83,135,734	75,351,406	1,200,070	6,584,258	566,691	1955			1980	66,130,360	25
Group										464,170	
Credit										2,125,046	
26. American Express Life Insurance Co. (5745) 4740 Kingsway Drive Indianapolis, IN 46205	5,543,434	23,753	2,000,000	3,519,681	663,657	1981					
27. Amer. Family Life Assur. Co. of Columbus (5044) Post Office Box 1459 Columbus, GA 31902	732,089,855	687,040,261	3,714,435	41,335,159	21,357,066	1956	2,540,595		1978	16,341,824	27
Group										15,017,750	
28. American Family Security Ins. Co. (5036)	(Company Merged	with "Kentucky	Central Life Ins.	Co.," 1-1-83)							
Top of the Square, United American Square Lexington, KY 40507	20,820,858	15,326,995	2,398,123	3,095,740	−220,377	1962	119,215		1978	1,475,331	28
29. American Fidelity Assurance Company (5040) Post Office Box 25523 Oklahoma City, OK 73125	295,540,680	253,406,390	2,000,000	40,134,290	9,510,233	1960			1980	8,377,462	29
Group										12,942,681	
30. American Fidelity Life Insurance Company (5043) 4060 Barrancas Avenue Pensacola, FL 32507	155,821,607	141,140,457	1,478,109	13,203,041	2,873,200	1956	450,000		1980	270,250,715	30
31. American Financial Life Insurance Co. (5039) 636 U.S. Highway 1 P.O. Box 14337 North Palm Beach, FL 33408	3,014,440	2,036,053	500,000	478,387	−168,776	1973			1979	8,079,000	31
Credit										33,300,000	
32. American Foundation Life Ins. Co. (5045) 530 Beacon Parkway West Birmingham, AL 35209	63,182,217	49,545,150	1,200,000	12,437,067	1,282,854	1955			1980	54,717,947	32
Group										14,805,959	
33. American Founders Life Insurance Company (5059) Post Office Box 15427 Austin, TX 78761	169,802,938	149,399,088	1,147,792	19,256,057	763,250	1977	500,000		1979	2,572,094	33
Group											
34. American General Life Ins. Co. of Delaware (5052) P.O. Box 1526 Houston, TX 77001	1,048,423,370	906,275,602	6,000,000	136,147,768	32,406,279	1917			1978	133,819,502	34
Group										28,185,107	
Industrial										209,270	
Credit										1,388	
35. American General Life Ins. Co. of N.Y. (5058) 300 S. State Street Syracuse, NY 13201-1456	280,643,428	251,071,052	1,500,000	28,072,376	1,283,668	1953			1979	46,797,338	35
Group										16,064,821	
36. American Guaranty Life Insurance Company (5054) 1430 Southwest Broadway Portland, OR 97201	95,088,610	84,364,077	1,179,940	9,544,593	144,968	1951	3,400,000		1980	3,661,379	36
Group										7,835,276	
Credit										5,403	
37. American Health and Life Ins. Co. (5051) 300 St. Paul Place Baltimore, MD 21202	377,004,663	291,150,932	3,000,000	82,853,731	11,916,395	1954			1978	40,345,000	37
Group										43,626,000	
Credit										32,186,366	
38. American Heritage Life Insurance Company (5046) 11 East Forsyth Street Jacksonville, FL 32202	231,392,858	201,103,663	3,311,315	26,977,879	4,022,243	1956			1981	730,017,880	38
Group										955,454,314	
Credit										408,468,138	
39. American Income Life Ins. Co. (Ind.) (5047) Post Office Box 208 Waco, TX 76703	196,736,436	179,217,442	6,734,956	10,784,040	8,602,274	1954			1979	72,518,675	39
Group										3,648,600	
40. American International Life Assur. Co. of N.Y. (5053) P.O. Box 667 New York, NY 10270	266,110,619	247,687,665	1,250,003	17,172,954	5,623,735	1962			1980	11,178,327	40
Group										35,499,000	
41. American Investors Life Ins. Co., Inc. (5055) Post Office Box 2039 Topeka, KS 66601	24,357,768	20,378,002	1,768,369	2,211,387	460,870	1965	356,863	81,833	1980	3,826,767	41
42. American Liberty Life Insurance Co. (5029) Post Office Box 64626 Baton Rouge, LA 70896	2,956,044	450,795	500,000	2,005,249	−113,517	1978			1979		42

COMPANIES (Continued)

BUSINESS 1982														
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
(No Ordinary	Business Written)	$	$	$	$ 17,575	$	$	$ 2,341,224	$ 2,771,467	$ 3,514,595	$ 2,389,969	$ 2,065,966	21
3,811,000	301,000	3,571,000		94,342									
52,264,189	26,891,242	195,544,405	1,007,187	1,888,316	4,992,778	1,892,048	498,190	16,292,239	17,479,960	21,693,450	19,448,325	17,943,375	22
299,600,135	98,210,557	977,620,978	2,999,013	3,443,680									
278,620,922	244,023,413	309,416,086	2,442,521	5,446,958									
2,668,792	453,756	3,829,278	581	26,046	1,772	732		1,767,412	1,969,548	2,762,549	2,070,703	2,310,299	23
2,293,250	1,671,085	4,092,184	11,400	49,851	30,725	10,221		1,128,835	1,010,060	1,491,698	1,360,392	1,290,704	24
15,280,530	9,059,020	72,351,870	233,474	1,102,709	59,142	151,103	63,376	3,467,779	6,584,205	7,404,950	6,972,456	7,784,328	25
50,000	49,170	465,000		346									
1,239,752	1,583,146	1,781,652	14,707	24,083									
							(Company	Admitted to	Fla., 8-25-82)			5,519,681	26
3,981,864	198,850	20,124,838	49,921	181,230	15,369,843	9,318,380		41,310,487	33,775,948	38,996,622	34,169,473	45,049,594	27
12,810,750	10,819,250	17,009,250	66,750	123,081									
171,047	631,765	1,014,613	6,189	18,805	24		241			5,755,245	5,904,690	5,493,863	28
1,663,000	1,752,643	8,287,819	15,923	77,905	532,256	378,911		13,718,454	17,326,875	23,240,898	31,649,774	40,134,290	29
2,913,206	17,793	15,838,094		32,977									
59,568,000	34,831,097	294,987,618	342,090	4,629,693			1,943,511	7,698,460	8,639,055	9,177,130	11,289,951	14,681,150	30
725,000	4,469,000	4,335,000		57,432	318,920	57,221		851,263	705,973	721,712	931,520	978,387	31
23,973,000	22,417,000	34,856,000	145,919	618,311									
43,851,213	18,075,988	80,493,172	19,009	473,954			12,725	3,650,527	12,492,120	15,248,650	13,782,376	13,637,067	32
	−8,049,912	22,855,871		12,723									
502,172	478,213	2,596,053	1,130	44,315	1,369	956	1,311	12,915,714	13,489,418	17,217,195	19,844,973	20,403,849	33
				600									
3[illegible],271,904	24,368,695	142,722,711	305,213	2,183,515	502,895	431,494	3,243,395	30,043,805	38,676,211	74,070,914	94,298,288	142,147,768	34
2,019,705	2,619,895	27,584,917	6,000	31,398			50,779						
	−7,246	216,516	18,896	12,774									
	877	511											
48,194	4,082,685	42,762,847	396,681	872 410	586,124	794,251	460,661	9,682,679	14,381,844	23,360,107	27,680,619	29,572,376	35
24,990	1,589,293	14,520,518	1,000										
1,377,617	733,938	4,305,058	124,289	546,514	961,587	276,671	12,312	7,588,838	12,462,449	13,110,951	14,127,254	10,724,533	36
	1,886,104	6,149,172					1,497						
	5,403			−356									
15,917,093	3,955,386	52,306,707	169,398	279,954	309,343	1,606,459	268,705	90,906,787	105,049,560	103,302,307	71,405,515	85,853,731	37
3,419,363	24,517,847	22,527,516	315,116	199,782									
17,976,897	28,135,871	22,027,382	263,251	290,087									
153,768,617	98,458,048	785,328,449	7,157,059	17,844,187	34,479,028	32,574,011	2,301,790	18,209,178	20,042,234	23,213,459	26,287,523	30,289,195	38
183,433,175	79,565,811	1,059,321,678	2,852,779	4,642,912									
491,740,518	439,466,686	460,741,970	2,820,986	7,336,624									
31,200,906	27,242,237	76,477,344	187,120	2,307,022	1,167,637	660,120	14,639	6,321,033	9,672,409	17,009,881	18,810,857	17,518,996	39
	1,530,600	2,118,000	53,350	37,682									
6,452,994	2,235,265	15,394,056	13,694	103,276	111,334	109,452	1,677,756	7,154,162	8,111,511	8,753,573	13,377,902	18,422,954	40
1,845,000	15,269,000	22,075,000	34,143	93,982									
73,196,147	1,635,439	75,387,475		390,870	3,539	2,246	202,834		3,160,717	3,224,481	3,516,760	3,979,766	41
					88,048						2,830,988	2,505,249	42

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
43. American Life and Accident Ins. Co. of KY (5057) 3 River Front Plaza Louisville, KY 40202	$ 89,719,120	$ 57,666,237	$ 2,100,000	$ 29,952,883	$ 3,287,122	1906	$ 407,259	$	1978	$	43
44. American Life Assurance Corporation (5062) 7 Clayton Street Montgomery, AL 36197	5,923,005	3,612,690	500,000	1,810,315	163,055	1962			1979		44
45. American Life and Casualty Insurance Co. (5061) Post Office Box 2507 Fargo, ND 58108	162,888,450	149,834,850	1,500,000	11,553,600	2,082,972	1951		300,000	1979	8,988,228	45
Group											
46. American Life Ins. Co. of New York (5063) 810 Seventh Avenue New York, NY 10019	53,501,937	40,845,829	1,100,000	11,556,107	1,553,604	1956			1978	17,817,189	46
Group										13,778,930	
47. American Merchants Life Insurance Co. (5067) 3033 Excelsior Boulevard Minneapolis, MN 55416	7,217,181	2,062,676	2,000,000	3,154,505	111,133	1980			1982	175,000	47
Group										883,500	
48. American National Insurance Company (5070) Moody Avenue at Market St. Galveston, TX 77550	2,741,559,464	2,291,250,254	30,832,449	419,476,760	54,898,357	1905	22,769,919		1979	231,985,366	48
Group										8,953,145	
Industrial										6,009,794	
Credit										10,879,111	
49. American Natl. Life Ins. Co. of Texas (5069) Post Office Box 1780 Galveston, TX 77550	19,865,887	8,950,323	1,500,000	9,415,563	2,135,339	1954			1979	5,565,464	49
50. American Pioneer Life Insurance Company (5072) P.O. Box 3509 Orlando, FL 32802	15,774,503	12,871,301	1,006,822	1,896,380	−1,087,375	1962			1982	79,073,000	50
Group										22,452,000	
Credit											
51. American Prog. Life & Health Ins. Co. of NY (5064) P.O. Box 23 Brewster, NY 10509	10,209,977	5,688,932	1,500,000	3,021,045	483,292	1946			1979	30,000	51
52. American Protectors Life Insurance Co. (5065) 8370 W. Flagler St., Suite 200 Miami, FL 33144	1,476,818	9,220	500,100	967,598	−19,217	1982					52
53. American Public Life Insurance Company (5075) 480 East Woodrow Wilson Jackson, MS 39209	21,939,738	18,846,515	1,201,964	1,891,259	500,374	1946			1978	1,727,522	53
54. American Republic Insurance Company (6025) 6th and Keosauqua Des Moines, IA 50301	145,475,289	119,530,783		25,944,505	2,470,710	1929			1981	277,580,432	54
Group										10,000	
55. American Security Life Insurance Company (5810) 208 North Laura Street, Suite 1200 Jacksonville, FL 32202	1,603,598	9,641	500,000	1,093,957	−1,565	1982					55
56. American States Life Insurance Company (5079) 542 North Meridian Street Indianapolis, IN 46206	144,402,334	122,751,564	2,178,862	19,471,908	6,100,366	1958	1,743,089		1981	125,499,321	56
Group										42,371,022	
57. American Sun Life Insurance Company (5089) 2699 Lee Road Southland Building Winter Park, FL 32789	3,302,204	2,009,393	500,000	792,811	553,043	1974	178,000		1979	9,178,000	57
58. American Trustee Life Co. of Arizona (5288) Broadway Plaza, Suite 201 Oklahoma City, OK 73116	8,508,522	6,058,703	750,000	1,699,819	−412,832	1965			1978	405,125	58
59. American Union Life Insurance Co. (5800) 600 Courtland St., Suite 600 Orlando, FL 32804	2,880,606	1,355,198	500,000	1,025,408		1971					59
60. American United Life Insurance Company (6030) Post Office Box 368 Indianapolis, IN 46206	1,728,672,769	1,639,996,448		88,676,320	7,957,269	1877			1979	61,837,427	60
Group										79,331,559	
61. American Way Life Insurance Co. (5081) 19900 West Nine Mile Road Southfield, MI 48075	19,522,164	14,079,083	1,500,000	3,943,080	234,109	1964			1979		61
Credit											
62. Amica Life Insurance Co. (5066) 10 Weybosset Street Providence, RI 02940	14,116,809	4,851,626	3,000,000	6,265,183	−268,748	1970			1977	11,067,650	62
Group										2,857,500	
63. Amoco Life Insurance Co. (5068) 306 South 15th Street Omaha, NB 68102	11,150,066	4,062,268	1,500,000	5,587,798	234,744	1975			1981	27,500	63
Group										773,340	
64. Anchor National Life Ins. Co. (Calif.) (5071) Anchor National Plaza Phoenix, AZ 85016	1,669,586,475	1,625,769,802	2,001,270	41,815,402	13,261,055	1965			1980	231,945,272	64
65. Appalachian National Life Ins. Co. (5086) P.O. Box 2647 Knoxville, TN 37901	44,199,235	39,196,806	1,200,000	3,802,429	−581,508	1959			1981	7,359,121	65
Group										14,515	
Credit										664,872	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
(No Business	Written in Fla.)	$	$	$	$	$	$	$ 21,338,305	$ 23,562,085	$ 25,978,362	$ 28,322,011	$ 32,052,883	43
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	1,748,235	2,310,315	44
22,198,600 2,875,000	702,617 360,000	30,484,211 2,515,000	800	206,079 1,511	88,542	25,772	63,304	7,035,845	8,903,880	11,342,534	13,752,150	13,053,600	45
4,404,111	3,493,670 −1,529,547	18,727,630 15,306,477	52,821	296,805	5,590	34,502	....	7,698,150	8,503,030	9,389,817	10,473,789	12,656,107	46
1,121,000 1,565,000	 825,000	1,296,000 1,623,500	 45,145	4,541 19,096	....	....	33,475	....	....	5,031,703	5,070,354	5,154,505	47
51,030,387 5,424,000	48,764,732 7,152,000 342,535 7,125,498	234,251,021 7,225,145 5,667,259 3,753,613	1,266,876 100,091 105,804 112,826	4,349,090 95,268 125,788 −23,968	2,688,574	2,618,446	420,163	274,961,347	292,681,113	347,963,617	343,976,697	450,309,209	48
389,902	1,583,068	4,372,296	....	21,998	....	....	....	5,297,730	5,661,068	6,335,404	7,936,281	10,915,563	49
16,788,000 40,980,000	22,697,000 13,498,000	73,164,000 49,934,000	465,235 269,485 2,430	944,436 184,698	3,439,047	2,507,424	126,605	1,442,490	1,982,632	2,284,312	1,327,158	2,903,202	50
....	....	30,000	....	582	106,701	66,919	....	3,781,220	4,439,836	3,946,746	3,991,680	4,521,045	51
....	....	....	....	....	....	....	(Company	Licensed 12-1-82)	....	....	....	1,467,598	52
822,638	299,738	2,250,362	2,000	28,430	320,904	182,270	....	2,652,189	3,168,385	3,005,193	2,958,928	3,093,223	53
65,648,849 215,000	106,576,918 185,000	236,652,363 40,000	256,259	1,109,033	6,940,100	3,551,500	....	21,901,870	22,207,456	20,752,578	22,380,525	25,944,505	54
....	....	....	....	....	....	....	(Company	Licensed	12-27-82)	....	....	1,593,957	55
94,704,471 3,808,000	42,690,753 1,318,102	177,513,039 44,859,920	351,661 65,375	1,031,119 153,764	859,919	715,369	20,303	14,426,704	15,612,151	18,311,643	17,962,689	21,650,770	56
....	1,397,000	7,781,000	15,650	128,236	6,496,269	2,452,920	47,880	665,794	658,408	730,044	896,117	1,292,811	57
....	252,721	152,404	....	2,555	....	....	1,082	1,400,540	1,743,992	1,982,427	2,663,094	2,449,819	58
....	....	....	....	....	....	....	(Company	Licensed 1-1-83)	....	....	....	1,525,408	59
1,957,400 2,702,900	7,537,773 2,412,048	56,257,054 79,622,411	570,712 97,500	1,110,706 171,221	2,454,840	2,026,312	2,397 504,411	55,682,680	66,095,102	78,239,387	83,825,559	88,676,320	60
(No Ordinary 6,152,778	Business Written) 1,242,479	 4,910,299	 8,269	 186,163	194,799	4,751	....	2,558,259	2,848,779	4,730,638	5,084,306	5,443,080	61
8,826,892	1,149,833 −426,900	18,744,709 3,286,400	....	70,620 14,622	....	....	....	5,613,982	5,590,977	5,091,435	9,522,618	9,265,183	62
3,341,333 70,000	123,280 129,573	3,245,573 713,767	 10,000	8,233 13,123	118,886	50,465	....	4,470,466	4,581,103	6,774,859	6,588,474	7,087,798	63
87,972,840	66,056,333	253,861,779	96,033	996,815	....	....	130,596	26,738,977	31,054,612	32,901,083	33,303,943	43,816,672	64
4,022,440 379,588	2,572,853 9,402 504,701	8,806,908 5,113 539,759	10,000 5,865	57,143 13,642 5,730	157,497	148,860	15,317	3,241,279	4,102,314	4,348,149	2,369,742	5,002,429	65

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
66. Arcadia National Life Insurance Company (Ariz.) (5092) 100 South Wacker Suite 300 Chicago, IL 60606	$ 20,707,310	$ 17,075,741	$ 1,100,000	$ 2,531,569	$ 278,763	1969	$	$	1979	$	66
Credit										3,746,000	
67. Argus Life Insurance Company (5073) P.O. Box 1 Columbia, SC 29202	10,354,772	8,085,265	1,000,000	1,269,506	−920,354	1962			1979	39,841,661	67
68. Armour Life Insurance Company (5790) P.O. Box 19089 Kansas City, MO 64141	6,568,284	4,187,577	1,200,000	1,180,707	−825,910	1980			1981		68
69. Associated Doctors Hlth. and Life Ins. Co. (5076) 2607 Clairmont Ave., South Birmingham, AL 35289	23,392,939	12,881,348	1,700,082	8,811,509	1,377,728	1954			1979	955,767	69
70. Associated General Life Company (5062) 28 West Adams Avenue Detroit, MI 48226	10,570,333	5,574,193	1,000,000	3,996,140	107,254	1974			1981	149,500	70
Group											
71. Associates Life Insurance Company (5077) 3333 North Meridian Street Indianapolis, IN 46208	22,047,106	18,640,504	1,100,000	2,306,601	372,114	1953			1981	40,579,239	71
72. Association Life Insurance Company Inc. (5078) 749 North 2nd Street Milwaukee, WI 53203	32,394,988	25,265,679	1,500,000	5,629,309	347,439	1955			1981	4,906,000	72
Group										34,947,000	
Credit										5,369,000	
73. Assurance Life Company (5101) P.O. Box 1800 Kansas City, MO 64141	6,917,070	3,991,639	1,000,000	1,925,431	−150,459	1981					73
74. Atlanta Life Insurance Comany (5060) 148 Auburn Avenue, N.E. Atlanta, GA 30303	114,101,286	88,849,087	6,000,000	19,252,198	294,393	1916	273,291		1979	12,938,761	74
Group										23,914,818	
Industrial										27,163,156	
75. Atlantic American Life Insurance Company (5083) 4730 Peachtree Road, N.E. Atlanta, GA 30319	17,132,002	14,383,290	1,021,752	1,726,960	−135,649	1947			1980	4,303,798	75
Group										1,310,662	
76. Auto Owners Life Insurance Company (5084) P.O. Box 30660 Lansing, MI 48909	112,064,845	97,882,277	1,000,000	13,182,567	−1,830,836	1966			1977	52,073,989	76
77. BCS Life Insurance Company (5210) 676 North St. Clair Chicago, IL 60611	44,710,123	22,710,262	2,500,000	19,499,861	4,829,774	1949	500,000		1979		77
Group											
78. BLC National Insurance Company (Del.) (5093) 711 High Street Des Moines, IA 50307	102,971,917	87,212,827	2,100,000	13,659,089	−3,744,495	1981					78
79. Baltimore Life Insurance Company (5091) 901 North Howard Street Baltimore, MD 21201	258,802,668	238,123,946		20,678,741	1,981,568	1882			1978	3,897,715	79
Industrial											
80. Bankers Fidelity Life Ins. Co. (5085) 4370 Peachtree Road, N.E. Atlanta, GA 30319	23,358,566	20,372,185	776,924	2,209,457	−124,936	1955			1980	8,112,340	80
81. Bankers Life & Casualty Company (5090) 1000 Sunset Ridge Rd. Northbrook, IL 60062	1,405,395,263	1,089,696,752	10,000,000	305,698,511	22,018,606	1879	3,300,000		1977	363,375,501	81
Group										5,452,000	
82. Bankers Life and Casualty Co. of New York (5096) 1399 Franklin Avenue Garden City, NY 11530	72,507,091	59,008,585	1,012,660	12,485,846	1,938,709	1958			1981	7,663,968	82
Group											
83. Bankers Life Company (6040) 711 High Street Des Moines, IA 50307	9,959,127,667	9,647,377,748		311,749,918	29,608,496	1879			1979	716,981,596	83
Group										461,795,582	
84. Bankers Life Ins. Co. of Nebraska (6045) 5900 "O" Street Lincoln, NB 68510	888,499,547	809,375,057		79,124,489	7,263,758	1887			1981	276,607,732	84
Group										58,758,988	
85. Bankers Life Insurance Company of Fla. (5095) 1033 34th Street North St. Petersburg, FL 33713	4,067,674	2,760,020	500,000	807,654	−98,602	1973			1981	866,000	85
Credit										91,036,000	
86. Bankers National Life Insurance Company (Tex.) (5098)	(Converted to	a Texas Co.	10-1-82)								
1599 Littleton Road Parsippany, NJ 07054	330,737,516	287,048,593	4,000,000	39,688,923	8,512,072	1927	15,000,000		1982	227,052,836	86
Group										9,834,409	
87. Bankers Security Life Insurance Society (N.Y.) (5100) 1701 Pennsylvania Avenue Washington, DC 20006	202,065,053	180,988,942	2,755,726	18,320,385	−4,058,168	1917			1980	74,098,840	87
Group										47,384,560	
88. Bankers Union Life Ins. Co. (5102) 7887 E. Belleview Ave. Englewood, CO 80111	105,714,315	84,757,625	1,683,035	19,273,655	4,454,312	1930	35,342		1980	5,783,315	88

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
(No Ordinary	Business Written)	$	$	$	$ 166	$ 12,422	$	$ 2,464,321	$ 3,339,626	$ 3,092,249	$ 3,332,518	$ 3,631,569	66
168,000	1,607,000	2,307,000	25,433	3,539									
32,556,820	10,682,698	61,715,783	50,292	351,727	137,835		89,405	2,608,679	2,610,270	2,539,844	2,196,682	2,269,506	67
							(Company	Admitted to	Fla., 12-9-82)			2,380,707	68
269,070	244,060	980,777	48,104	83,757	2,941,003	1,184,434		5,643,663	6,976,486	8,849,298	9,878,386	10,511,591	69
458,000	48,500	559,000		1,783			22,802			4,226,569	4,925,887	4,996,140	70
2,665,000		2,665,000	10,000	16,179									
38,151,500	14,983,001	63,747,738	11,024	224,687	537,442	493,407		1,828,377	2,225,934	2,601,167	3,015,120	3,406,601	71
514,000	594,000	4,826,000	13,000	91,477	1,899,244	1,495,809		8,494,858	12,540,536	14,167,112	17,358,752	7,129,309	72
1,038,000	−6,612,000	42,597,000	86,000	119,338									
3,935,000	3,106,000	6,196,000	8,888	25,120									
							200				3,101,325	2,925,431	73
6,158,949	4,834,285	14,263,425	125,253	279,269	787,819	271,473		21,852,557	23,776,799	24,062,955	25,343,794	25,252,198	74
	−2,121,341	26,036,159											
4,088,982	3,895,441	27,356,697	295,765	907,268									
1,460,100	1,140,538	4,623,360	106,729	161,078	65,904	46,104	2,187	1,617,321	1,604,560	2,046,729	2,761,945	2,748,712	75
297,064	367,355	1,240,371											
20,866,238	10,588,696	62,351,531	80,655	595,233	25,700	9,853	751,366	12,041,653	13,332,572	14,714,158	16,144,598	14,182,567	76
(No Ordinary	Business Written)				252,682	556,606					18,133,128	21,999,861	77
135,390,500		135,390,500	218,000	346,030									
							32,733				7,461,383	15,759,089	78
	452,133	3,245,582	5,378	140,695	362		1,150	(Company	Admitted to	Fla., 10-18-82)		20,678,741	79
				7,515									
1,922,648	609,030	9,425,958	236,182	536,531	102,726	31,190		2,333,401	2,554,917	2,895,982	3,185,916	2,966,381	80
94,707,491	80,540,934	377,542,058	1,747,154	5,156,937	26,803,494	18,159,005	2,450,295	255,512,044	264,285,856	294,162,474	297,508,823	315,698,511	81
4,276,000	2,542,000	7,186,000	22,000	79,140									
1,514,475	−214,960	9,393,403	53,987	143,957	8,492	46,623	1,272	7,220,793	9,367,451	9,729,447	11,969,304	13,498,506	82
			7,000										
255,567,724	112,010,595	860,538,725	2,019,666	13,070,610	24,966,250	21,556,546	16,729	194,427,076	236,887,967	285,951,741	287,513,137	311,749,918	83
275,768,187	174,975,612	562,588,157	904,610	3,034,036			6,537,772						
47,758,172	67,485,039	256,880,865	1,076,188	4,342,884	1,855,823	1,206,831	35,898	33,078,462	45,016,548	53,036,787	67,873,685	79,124,489	84
7,891,000	−3,480,587	70,130,575	1,165,931	297,937									
625,000	1,078,000	413,000	255	16,909	1,500,912	420,984		847,826	871,545	1,284,584	1,457,705	1,307,654	85
83,579,000	68,023,000	106,592,000	430,860	1,932,762									
109,610,978	47,609,959	289,053,853	2,025,793	2,882,370	6,509	35,530	237,725	19,476,623	22,877,099	24,267,455	33,143,471	43,888,923	86
964,500	5,480,197	5,318,712	50,000	179,831									
28,838,621	15,566,349	87,371,112	512,240	725,482	85,899	101,336	6,822	15,514,205	23,541,053	24,397,027	24,808,787	21,076,111	87
13,056,909	1,848,511	58,582,958	161,500	281,343									
513,932	539,801	5,757,846	16,806	75,895	27,610	22,320	3,726	9,436,235	11,640,375	14,474,553	17,201,149	20,956,690	88

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
89. Bankers United Life Assurance Company (5099)											
4333 Edgewood Road NE											
Cedar Rapids, IA 52499	$ 168,521,947	$ 151,131,965	$ 1,500,000	$ 15,889,982	$ 1,339,872	1936	$	$	1979	$ 5,577,000	89
Group										14,575,000	
90. Banner Life Insurance Company (D.C.) (5233)	(Name Changed	from "Government	Employees Life	Ins. Co.," 1-1-83)							
1701 Research Blvd.											
Rockville, MD 20850	281,856,994	232,011,902	6,671,999	43,173,091	−3,914,549	1949	4,489,347		1980	142,815,453	90
Group										3,891,633	
Credit										126,441,728	
91. Beneficial Life Insurance Company (5108)											
36 South State Street											
Salt Lake City, UT 84136	470,473,109	442,118,459	1,100,000	27,254,650	−4,132,455	1905	250,000		1981	27,247,000	91
Group										12,990	
92. Beneficial Standard Life Insurance Co. (5103)											
3700 Wilshire Boulevard											
Los Angeles, CA 90005	199,858,036	151,571,583	4,709,585	43,576,868	1,434,747	1940	2,500,000		1979	34,376,495	92
Group										10,511,609	
93. Benefit Trust Life Ins. Co. (6055)											
1771 Howard Street											
Chicago, IL 60626	184,577,832	161,923,241		22,654,590	2,100,334	1913			1978	6,191,000	93
Group										24,853,000	
94. Berkshire Life Insurance Company (6060)											
700 South Street											
Pittsfield, MA 01201	484,360,468	451,203,761		33,156,707	2,974,415	1851			1979	157,338,582	94
95. Blue Cross and Blue Shield of Fla., Inc. (9992)											
P.O. Box 1798											
Jacksonville, FL 32231	229,813,177	158,865,198		70,947,979	16,434,314	1980			1981		95
96. Boston Mutual Life Insurance Company (6063)											
120 Royall Street											
Canton, MA 02021	168,905,364	155,567,362		13,338,002	2,146,360	1892			1980	32,175,343	96
Group										47,186,750	
Industrial										69,656	
97. Bradford National Life Insurance Co. (5094)											
771 Corporate Dr.											
Lexington, KY 40503	11,471,113	8,376,809	1,100,000	1,994,305	−850,477	1948			1981	6,642,000	97
Group										6,468,000	
98. British Fidelity Assurance Limited (U.S. Branch) (5112)											
P.O. Box 2410											
Jacksonville, FL 32232	657,190	20,312			−33,122	1978			1980		98
99. Business Men's Assurance Co. of America (5105)											
Post Office Box 458											
Kansas City, MO 64141	839,500,213	718,950,152	12,000,000	108,550,061	19,867,371	1909	9,796,560		1979	211,547,645	99
Group										42,195,313	
100. CM Life Insurance Company (5675)											
140 Garden Street											
Hartford, CT 06115	5,197,074	172,117	2,000,000	3,024,956	136,501	1981			1982		100
101. CML Pension and Life Insurance Co. (5676)											
140 Garden Street											
Hartford, CT 06115	5,528,181	1,046,787	2,000,000	2,481,393	252,913	1981			1982		101
102. California Life Insurance Company (5109)											
3255 Wilshire Blvd.											
Los Angeles, CA 90010	37,920,498	34,656,498	1,000,935	2,263,065	5,602,266	1920			1979	17,233,000	102
Group										280	
103. Canada Life Assurance Company (7005)											
330 University Avenue											
Toronto, Ontario, CD M5G1R8000	549,521,066	525,440,219	500,000	23,580,847	−13,531,745	1847			1982	56,224,687	103
Group										2,513,302	
104. Capital Investors Life Insurance Company (5107)											
2699 Lee Road											
Winter Park, FL 32789	1,719,143	922,666	500,000	296,477	−631,839	1976	112,000		1979	13,252	104
105. Capitol American Life Insurance Co. (Ariz.) (5104)											
1300 East Ninth Street											
Cleveland, OH 44114	22,345,757	15,819,581	1,230,002	5,296,164	3,116,609	1970			1979	17,355	105
106. Capitol Bankers Life Insurance Co. (Minn.) (5097)											
Post Office Box 2016											
Milwaukee, WI 53201	17,825,410	15,142,876	1,005,145	1,677,389	−1,888,275	1964			1981	1,260,000	106
107. Capitol Fidelity Life Insurance Company (5155)											
751 North Lake Blvd.											
North Palm Beach, FL 33408	1,569,826	95,392	500,000	974,434	72,205	1981					107
Credit										292,000	
108. Capitol Life Ins. Co. (5106)											
1620 Sherman Street											
Denver, Co 80201	1,566,442,792	1,465,470,700	11,000,000	89,972,092	895,355	1905	65,487,722		1979	237,558,340	108
Group										51,454,566	
109. Celtic Life Insurance Company (R.I.) (5110)											
266 Pearl St.											
Hartford, CT 06103	32,278,706	27,043,807	1,100,000	4,134,899	753,389	1950			1981		109
Group										81	
Credit										7,156,202	
110. Centennial Life Insurance Company (5115)											
P.O. Box 470											
Overland Park, KS 66201	99,150,807	92,073,784	1,500,000	5,577,023	−1,817,406	1963			1981	76,047,319	110
Credit										75,615,885	
111. Central Guardian Life Insurance Co. (Miss.) (5111)											
P.O. Box 813											
Memphis, TN 38101	4,159,497	1,287,519	850,000	2,021,978	153,206	1955			1979		111

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 22,763,000 5,044,000	$ 2,948,000 -807,000	$ 25,392,000 20,426,000	$ 27,974 62,891	$ 138,702 137,332	$ 948,400 ...	$ 473,248 ...	$ 28,929 ...	$ 6,320,194 ...	$ 13,201,087 ...	$ 16,232,531 ...	$ 16,227,228 ...	$ 17,389,982 ...	89
52,226,648	17,003,929 706,664 70,855,626	178,038,172 3,184,969 55,586,102	558,334 666,593 ...	2,204,289 11,724 118,347	167,778	758,099	... ...	35,489,185	40,335,219	44,009,619	53,954,424	49,845,091	90
1,425,000 32	6,924,000 -620	21,748,000 13,642	25,479 ...	362,445 ...	1,916 ...	7,200 ...	47,755 ...	22,737,957 ...	285,482,073 ...	28,380,552 ...	31,294,131 ...	28,354,650 ...	91
6,976,332 27,527	8,370,423 301,811	32,982,404 10,237,325	71,000 ...	390,726 ...	2,543,523 ...	1,395,024 ...	19,020 ...	40,913,225 ...	42,350,291 ...	40,080,065 ...	47,916,123 ...	48,286,453 ...	92
1,212,000 1,496,000	1,280,000 100,000	6,123,000 28,249,000	43,532 27,000	105,774 30,192	1,312,772 ...	805,510 ...	1,435 ...	40,913,225 ...	42,350,291 ...	40,080,065 ...	21,568,473 ...	22,654,590 ...	93
20,197,654	19,957,310	157,578,926	1,477,440	3,106,768	682,695	637,785	57,540	26,586,270	27,831,805	29,142,125	31,712,276	33,156,707	94
(Company Writes	A&H Only)	...	...	...	537,564,821	466,981,083	...	32,067,065	46,449,322	66,311,246	64,128,241	70,947,979	95
13,324,416 5,580,000 ...	-4,901,903 43,756,750 -37,489	50,401,662 9,010,000 107,145	145,731 639,708 4,015	391,461 176,099 1,945	54,019	374,806	2,732	5,359,170	9,511,546	11,149,094	11,191,109	13,338,002	96
4,969,000 4,871,000	920,000 -721,000	10,691,000 12,060,000	25,000 15,000	209,473 68,469	113,827 ...	143,697 ...	... ...	1,683,720 ...	2,365,015 ...	2,914,759 ...	1,972,816 ...	3,094,305 ...	97
(No Business	Written in Fla.)	...	...	...	...	...	...	2,120,249	2,268,428	475,246	500,000	636,878	98
5,162,221 16,989,231	55,655,953 11,555,150	161,053,913 47,629,394	604,225 34,000	2,773,461 249,663	2,722,517 ...	2,342,784 ...	266,483 ...	69,730,138 ...	96,982,573 ...	112,903,795 ...	114,726,257 ...	120,550,061 ...	99
(No Business	Written in Fla.)	...	...	...	...	...	...	...	...	...	3,888,455	5,024,956	100
(No Business	Written in Fla.)	...	...	...	...	...	...	...	...	...	3,228,423	4,481,393	101
... 21,611	2,070,000 ...	15,163,000 21,891	22,800 18,500	186,766 2,325	1,313 ...	117,750 ...	... ...	13,514,746 ...	4,633,481 ...	4,692,466 ...	3,640,741 ...	3,264,000 ...	102
5,192,009 1,915	6,257,112 33,422	55,159,584 2,481,795	687,583 3,343	1,076,086 4,803	52,077 ...	42,911 ...	333,352 82,538	17,156,386 ...	5,695,436 ...	9,253,857 ...	9,935,942 ...	24,080,847 ...	103
...	2,633	10,619	36,600	167,518	...	...	112,000	1,027,479	751,901	757,253	866,912	796,477	104
5,122	...	22,477	...	320	449,619	54,364	...	2,320,971	2,402,641	2,807,911	3,000,057	6,526,176	105
6,084,278	590,000	6,754,278	...	79,248	...	...	...	...	...	2,620,075	2,447,454	2,682,534	106
(No Ordinary 7,129,000	Business Written) 2,883,000	... 4,538,000	... 7,211	... ...	37,196 ...	176 ...	... ...	... ...	... ...	... ...	1,520,438 ...	1,474,434 ...	107
295,032,830 17,251,640	97,260,331 -14,637,536	435,330,839 83,343,742	315,201 36,000	1,863,411 105,431	745,161 ...	519,332 ...	216,307 33,472,285	81,835,131 ...	97,066,762 ...	105,025,892 ...	169,450,422 ...	100,972,092 ...	108
(No Ordinary 2,396 91,720	Business Written) ... 5,162,412	... 2,477 2,085,510	 34,173	... 390 27,083	73,739	65,870	... ...	1,670,447	2,282,733	4,097,604	4,595,704	5,234,899	109
30,001,089 ...	22,596,499 48,687,885	83,451,909 26,928,000	201,024 124,053	556,306 255,755	5,910,347 ...	4,355,793 ...	182,796 ...	8,286,129 ...	9,187,663 ...	8,074,806 ...	8,506,613 ...	7,077,023 ...	110
(No Business	Written in Fla.)	...	...	...	...	...	...	...	2,507,658	2,887,505	2,723,456	2,871,978	111

NAME AND LOCATION OF COMPANY	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
112. Central Life Assurance Company (5119) 611 Fifth Avenue Des Moines, IA 50309	$ 848,348,355	$ 769,649,538	$	$ 78,698,817	$ 6,608,853	1896	$	$	1980	$ 103,200,301	112
Group										70,477,093	
113. Central Life Insurance Company of Fla. (5120) P.O. Box 3286 Tampa, FL 33601	7,564,100	6,907,738	200,000	456,361	48,261	1922	186		1979	14,057,000	113
Industrial										24,127,000	
114. Central National Life Ins. Co. (5122)	(Company Merged	with "John Deere	Life Ins. Co.,"	12-31-82)							
110 North East Street Jacksonville, IL 62651	101,419,247	94,286,026	1,058,750	6,074,471	1,392,899	1937	800,800		1978	9,265,057	114
115. Central National Life Ins. Co. of Omaha (Neb.) (5123) 400 Beneficial Center Peapack, NJ 07977	362,833,500	298,921,356	1,100,000	62,812,144	17,892,965	1953			1980	6,167,490	115
Group										49,859,850	
Credit										71,791,248	
116. Central States Hlth. and Life Co. of Omaha (5121) Western at 96th Omaha, NB 68134	59,750,417	47,053,680		12,696,737	1,477,411	1932			1981	195,645	116
Group											
Credit										13,934,756	
117. Central United Life Insurance Company (5114) P.O. Box 3247 Sioux City, IA 51101	33,968,527	26,232,198	1,509,423	4,226,906	844,894	1963			1981	468,107	117
118. Centurion Life Insurance Company (Mo.) (5118) 207 Ninth Street Des Moines, IA 50307	85,322,192	53,958,832	2,000,000	29,363,360	4,629,726	1956	4,000,000		1980		118
Credit										23,615,000	
119. Century Life Insurance Company (5161) Heritage Way Waverly, IA 50677	24,490,255	24,219,506	1,500,000	−1,229,251	−3,689,596	1981					119
120. Certified Life Insurance Company (5151) 14724 Ventura Boulevard Sherman Oaks, CA 91403	79,537,226	56,744,100	1,200,000	21,593,126	2,647,058	1960			1979	511,264	120
121. Charter National Life Insurance Company (5124) 8301 Maryland Avenue St. Louis, MO 63105	246,916,874	227,173,381	1,100,000	18,643,492	3,718,415	1955			1981	38,984,874	121
Group										21,400,365	
Credit										11,761,215	
122. Charter Security Life Ins. Co. (5116) 97 Main Street Chatham, NJ 07928	1,752,039,023	1,713,081,256	1,500,000	37,457,767	12,066,779	1965			1979	112,660,000	122
123. Charter Security Life Ins. Co. (Louis.) (5117) P.O. Box 41310 Jacksonville, FL 32203	715,524,454	692,636,858	1,748,469	21,139,127	−23,801,146	1964			1978	242,862,000	123
Group										2,457,000	
124. Chase National Life Insurance Company (5125) M.P.O. Box 8226 Springfield, MO 65801	30,631,027	26,741,428	883,814	3,005,785	−74,095	1962			1980	1,345,853	124
125. Cherokee National Life Insurance Co. (5131) P.O. Box 6097 Macon, GA 31208	19,062,029	11,959,378	852,433	8,250,218	1,129,189	1956	537,033		1979	290,496	125
Credit										931,249	
126. Chesapeake Life Insurance Company (5128) 527 St. Paul Street Baltimore, MD 21202	55,445,895	51,622,840	1,445,646	2,377,407	490,328	1956			1978	6,039,910	126
Group										4,792,926	
127. Christian Mutual Life Ins. Co. (6065) 6 Loudon Road Box 858 Concord, NH 03301	25,313,165	23,923,812		1,389,352	83,281	1949			1979	51,684,014	127
Group										984,180	
128. Chrysler Life Insurance Company (5126) 900 Tower Drive Troy, MI 48098	44,582,291	29,933,172	1,500,000	13,149,119	4,515,034	1972	5,000,000		1981		128
Credit										26,928,572	
129. Chubb Colonial Life Ins. Co. of America (Del.) (5113) 8 Sylvan Way Parsippany, NJ 07054	5,827,077	922,831	1,500,000	3,404,246	301,967	1979			1979	16,159,000	129
130. Citadel Life Insurance Company (5127) Post Office Box 31488 Charlotte, NC 28231	45,212,398	22,621,991	1,100,000	21,490,406	4,583,016	1955	4,400,000		1981		130
Credit										6,224,000	
131. Citizens Security Life Ins. Co. (5139) P.O. Box 3010 Frankfort, KY 40603	24,138,127	21,187,653	1,049,230	1,901,244	451,239	1965	51,946		1978		131
132. Coastal States Life Insurance Company (5130) Post Office Box 56189 Atlanta, GA 30343	140,484,764	130,185,377	2,325,773	7,973,614	−657,217	1939	1,100,000		1980	71,008,000	132
Group										72,061,000	
Industrial										38,941,000	
133. College Life Insurance Co. of America (5133) Post Office Box 68181 Indianapolis, IN 46268	226,272,350	203,568,564	1,551,946	21,151,840	6,564,525	1946	6,657,846		1982	71,162,000	133
134. Colonial American Life Insurance Co. (5129) 3515 Melvil Dewey Metairie, LA 70002	28,541,538	23,519,234	500,000	4,522,304	860,961	1926			1978		134

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 12,308,038 45,362,983	$ 17,242,897 50,620,522	$ 98,265,442 65,219,554	$ 642,225 179,500	$ 1,757,906 399,543	$ 5,780,442 ...	$ 6,000,316 ...	$ 219,696 ...	$ 41,427,782 ...	$ 43,567,915 ...	$ 48,378,586 ...	$ 74,046,913 ...	$ 78,698,817 ...	112
3,384,000 2,246,000	2,493,000 3,171,000	14,948,000 23,202,000	36,643 294,438	386,201 922,032	820,525 ...	421,596 ...	... ...	536,057 ...	474,849 ...	634,670 ...	567,928 ...	656,361 ...	113
2,628,950	3,014,543	8,879,464	22,967	126,610	584,032	731,183	294,257	4,937,987	6,218,383	7,244,505	7,965,873	7,133,221	114
3,358,800 ... 40,999,514	1,122,453 5,499,161 38,563,552	8,403,837 44,360,689 74,227,210	13,840 62,494 507,984	168,289 52,256 1,651,088	800,535	470,984	... ...	85,448,036	108,217,928	126,771,058	119,887,413	63,912,144	115
32,806 ... 15,491,940	34,301 ... 3,946,643	194,150 ... 25,480,053	 269,676	3,809 104 303,969	4,142,257	980,092	... ...	7,585,671	8,361,972	10,211,094	11,036,748	12,696,737	116
...	132,345	335,762	...	6,810	...	...	1,457	...	...	4,935,242	5,319,104	5,736,329	117
(No Ordinary 21,405,000	Business Written) 14,855,000	... 30,165,000	... 81,023	... 463,131	596,220 ...	79,068 ...	... ...	28,727,607 ...	31,867,001 ...	33,747,216 ...	33,159,833 ...	31,363,360 ...	118
300,000	...	300,000	...	372	...	...	32,818	...	...	...	3,102,634	270,748	119
...	181,605	329,659	1,674	7,228	46,020	47,852	2,631	...	...	22,085,927	20,947,320	22,793,126	120
14,935,214 3,159,342 15,891	8,428,086 1,053,527 6,573,339	45,492,002 23,506,180 5,203,767	345,000 ... 96,467	5,909,570 ... −41,609	44,469	103,049	... ...	10,058,539	13,647,502	14,822,581	14,349,195	19,743,492	121
21,219,413	133,879,413	...	628,650	515,744	...	...	132,117,321	7,708,365	9,443,909	28,015,130	28,618,874	38,957,767	122
5,552,895 ...	248,414,895 2,457,000	... ...	774,938 ...	860,521 15,046	7,930 ...	26,412 ...	432,460 ...	6,751,673 ...	6,208,148 ...	27,663,066 ...	35,406,145 ...	22,887,596 ...	123
10,740	393,579	963,014	...	10,570	...	...	120	3,949,035	3,638,749	3,513,559	3,866,049	3,889,599	124
... 1,320,854	46,996 1,286,643	243,500 965,460	11,600 205	2,922 14,822	... ...	... ...	600 ...	4,751,887 ...	3,528,451 ...	5,621,201 ...	6,346,131 ...	7,102,651 ...	125
941,519 2,989,174	932,676 ...	6,048,753 7,782,100	43,248 ...	129,279 ...	36,261 ...	145,321 ...	13,619 ...	3,630,259 ...	4,509,722 ...	3,644,640 ...	3,494,715 ...	3,823,053 ...	126
7,985,987 107,480	8,234,254 72,660	51,435,747 1,019,000	124,116 ...	912,742 6,909	... ...	... ...	371,529 ...	932,104 ...	1,207,305 ...	1,312,844 ...	1,338,110 ...	1,389,352 ...	127
(No Ordinary 8,406,487	Business Written) 17,396,509	... 17,438,550	... 179,044	... 171,021	40,827 ...	140,402 ...	... ...	6,931,034 ...	9,351,203 ...	12,608,309 ...	14,578,[illegible]92 ...	14,64[illegible]19 ...	128
1,099,258	4,475,844	12,692,414	...	62,616	...	...	1,307	...	...	4,778,835	4,730,120	4,904,246	129
(No Ordinary 5,375,000	Business Written) 6,684,000	... 4,915,000	... 50,823	... 68,891	78,430 ...	74,689 ...	... ...	9,384,388 ...	14,049,121 ...	[illegible] ...	22,121,480 ...	22,590,406 ...	130
...	...	...	...	9,564	3,051	...	...	...	...	2,771,619	2,681,053	2,950,474	131
23,382,000 29,541,000 ...	20,426,000 6,280,000 3,761,000	73,964,000 95,322,000 35,180,000	652,196 205,800 481,249	1,537,729 659,686 1,485,435	10,813,690	7,764,733	21,859	11,026,[illegible]7	12,239,118	15,183,418	13,537,916	10,299,387	132
44,002,000	29,408,000	85,756,000	227,464	849,844	58,139	22,949	32,605	21,139,502	21,[illegible]23,221	23,057,242	25,697,242	22,703,786	133
(No Business	Written in Fla.)	...	...	...	...	...	...	...	...	3,867,400	4,351,567	5,022,304	134

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Lin No.
135. Colonial Life and Accident Ins. Co. (5135) P.O. Box 1365 Columbia, SC 29202	$ 177,211,064	$ 121,623,826	$ 5,148,632	$ 50,438,606	$ 10,317,673	1939	$ 3,806,294	....	1979	$ 36,438,163	135
Group	....	....	....	....	....	....	....	....	....	7,450,000	
136. Colonial Life Ins. Co. of America (5136) 8 Sylvan Way Parsippany, NJ 07054	388,563,355	360,129,888	1,320,000	27,113,466	−5,437,478	1897	....	....	1978	47,844,573	136
Group	....	....	....	....	....	....	....	....	....	1,315,000	
Industrial	....	....	....	....	....	....	....	....	....	810,179	
137. Colonial Penn Life Insurance Company (5138) 5 Penn Center Plaza Philadelphia, PA 19103	453,455,045	356,627,552	1,500,000	95,327,493	18,435,474	1959	8,600,000	....	1979	72,756,056	137
Group	....	....	....	....	....	....	....	....	....	3,615,645	
138. Colony Charter Life Insurance Co. (5838) 3243 Wilshire Blvd. Los Angeles, CA 90010	9,738,337	5,800,174	500,040	3,438,123	596,393	1966	411,875	....	1980	....	138
139. Columbia National Life Insurance Co. (5169) 88 East Broad Street Columbus, OH 43215	70,078,857	59,204,163	1,500,000	9,374,694	300,806	1979	....	....	1982	4,433,469	139
Group	....	....	....	....	....	....	....	....	....	4,484,977	
140. Columbian Mutual Life Ins. Co. (6067) One Columbian Mutual Plaza Binghamton, NY 13902	140,289,458	129,610,119	....	10,679,339	2,213,041	1883	....	....	1981	61,495,000	140
Group	....	....	....	....	....	....	....	....	....	....	
Industrial	....	....	....	....	....	....	....	....	....	134,000	
141. Columbus Mutual Life Insurance Company (5140) 303 East Broad Columbus, OH 43215	567,446,997	517,324,690	1,100,000	49,022,287	3,733,115	1908	110,000	....	1980	284,599,293	141
Group	....	....	....	....	....	....	....	....	....	35,334,286	
142. Columbus Security Life Ins. Co. (5154) 518 East Broad Street Columbus, OH 43215	6,208,651	350,260	2,000,000	3,858,391	242,155	1978	....	....	....	87,000	142
143. Combined Insurance Company of America (5141) 707 Combined Centre Northbrook, IL 60062	1,194,290,888	945,561,931	28,338,567	220,390,390	58,250,334	1922	55,572,787	....	1980	39,988,138	143
Group	....	....	....	....	....	....	....	....	....	568,619	
144. Combined Life Insurance Co. of New York (5132) 707 Combined Center Northbrook, IL 60062	95,019,935	64,950,213	2,000,000	28,069,722	7,256,701	1971	3,100,000	....	1979	....	144
145. Commercial Life Insurance Co. (Wisc.) (5364)	(Name Changed	from "National Ben	Franklin Life Ins.	Corp.," 1-5-86)							
10 Corporate Place South Piscataway, NJ 08854	265,750,538	220,671,962	2,500,000	42,578,576	−7,752,398	1852	....	....	1976	26,261,076	145
Group	....	....	....	....	....	....	....	....	....	7,032,334	
Credit	....	....	....	....	....	....	....	....	....	9,323,925	
146. Commercial State Life Insurance Company (Mo.) (5146) Valley Forge, PA 19493	3,340,782	68,963	1,200,000	2,071,819	257,076	1929	....	....	1978	2,791	146
147. Commercial Union Life Ins. Co. of Am. (Del.) (5134) One Beacon St. Boston, MA 02106	129,221,119	113,253,339	1,128,200	14,839,579	−22,682	1959	....	....	1980	55,963,000	147
Group	....	....	....	....	....	....	....	....	....	65,000	
148. Commonwealth Life and Accident Ins. Co. (5152) 3500 Lindell Blvd. St. Louis, MO 63103	103,863,436	68,040,853	1,000,000	34,822,583	3,506,642	1937	....	....	1979	....	148
149. Commonwealth Life Ins. Co. (5150) Fourth & Broadway Louisville, KY 40202	1,174,306,327	999,090,631	5,084,500	170,131,196	24,011,666	1905	13,579,600	....	1980	28,670,786	149
Group	....	....	....	....	....	....	....	....	....	48,284,322	
Industrial	....	....	....	....	....	....	....	....	....	2,408,592	
150. Companion Life Insurance Company (5142) 8220 Old Satchelford Road Columbia, SC 29219	7,864,345	3,051,062	1,100,000	3,713,283	513,585	1970	....	....	1980	2,247,000	150
151. Concord General Life Ins. Co. Inc. (5137) 4 Bouton Street Concord, NH 03301	4,287,624	2,293,678	800,000	1,193,946	113,989	1966	....	....	1979	2,105,980	151
Group	....	....	....	....	....	....	....	....	....	....	
152. Confederation Life Insurance Company (7008) 321 Bloor Street East Toronto, Ontario, CD M4W1H1000	484,272,453	440,788,601	800,000	42,683,852	22,743,403	1871	....	....	1980	209,342,993	152
Group	....	....	....	....	....	....	....	....	....	61,263,259	
153. Conger Life Insurance Company (5185) 5050 Biscayne Boulevard Miami, FL 33137	11,855,902	9,025,067	953,786	1,877,049	−119,087	1945	47,597	....	1981	17,814,177	153
Group	....	....	....	....	....	....	....	....	....	41,367,150	
Industrial	....	....	....	....	....	....	....	....	....	50,790,966	
Credit	....	....	....	....	....	....	....	....	....	5,328,000	
154. Connecticut General Life Ins. Co. (5170) 900 Cottage Grove Road Hartford, CT 06115	15,860,053,539	14,952,336,804	29,891,610	677,825,125	218,586,861	1865	52,489,668	....	1979	501,982,975	154
Group	....	....	....	....	....	....	....	....	....	2,682,591,308	
Credit	....	....	....	....	....	....	....	....	....	3,842,977	
155. Connecticut Mutual Life Ins. Co. (6070) 140 Garden Street Hartford, CT 06115	6,321,228,665	5,941,857,577	....	379,371,087	47,924,079	1846	....	....	1981	864,866,876	155
Group	....	....	....	....	....	....	....	....	....	....	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 32,482,996 …	$ 20,652,006 6,000	$ 48,269,153 7,444,000	$ 86,739 18,000	$ 585,951 42,382	$ 6,035,237 …	$ 2,474,101 …	$ 2,508 …	$ 35,561,541 …	$ 43,400,182 …	$ 46,979,686 …	$ 51,100,585 …	$ 55,587,238 …	135
… … …	7,963,257 −75,990 36,129	39,881,316 1,390,990 774,0[illegible]	190,973 … 15,745	594,690 8,719 8,824	147,862 … …	363,027 … …	29,257 … …	24,634,289 … …	28,203,435 … …	27,844,603 … …	29,806,370 … …	28,433,466 … …	136
14,050,213 …	10,558,385 1,499,564	76,247,884 2,116,081	2,023,548 72,760	5,286,168 57,370	1,111,868 …	834,475 …	… …	123,910,360 …	138,332,459 …	152,219,932 …	87,955,481 …	96,827,493 …	137
…	…	…	…	…	…	…	(Company	Admitted to Fla.,	2-22-83)	…	…	3,938,165	138
806,134 3,488	−915,714 2,978,036	5,955,317 1,510,429	90,400 …	119,946 …	591 …	270 …	96,070 …	… …	… …	9,296,399 …	10,632,947 …	10,874,694 …	139
15,134,000 … …	14,421,000 … 2,000	62,208,000 … 132,000	170,058 … 5,826	904,650 3,331 6,420	59,677 … …	49,280 … …	… … …	932,104 … …	1,207,305 … …	1,312,844 … …	8,689,063 … …	10,679,339 … …	140
132,644,708 5,724,375	65,520,761 7,548,020	351,723,240 33,810,641	2,639,243 107,500	3,873,359 234,054	3,276,664 …	4,026,534 …	459,200 …	33,437,003 …	38,811,378 …	43,613,886 …	47,475,348 …	50,122,287 …	141
530,000	225,000	392,000	…	5,679	…	…	…	…	…	5,376,237	5,620,742	5,858,391	142
9,561,746 8,561,065	4,915,170 −4,177,894	44,634,714 13,307,578	187,478 8,000	1,016,959 60,765	7,884,000 …	3,879,674 …	… …	256,466,641 …	293,426,862 …	291,256,272 …	266,146,215 …	248,728,957 …	143
…	…	…	…	…	50,679	34,011	…	16,420,215	18,435,568	18,690,736	26,538,084	30,069,722	144
123,300 … 5,159,445	5,032,957 1,348,803 8,094,334	21,351,419 5,683,531 6,389,036	67,517 37,600 …	503,578 181,892 116,664	250,091 … …	167,746 … …	1,450 … …	… … …	… … …	… … …	36,502,174 … …	45,078,576 … …	145
…	…	2,791	…	60	…	…	…	2,679,609	3,045,316	3,217,487	2,669,552	3,271,819	146
13,379,000 351,000	12,581,000 …	56,761,000 416,000	158,232 …	663,226 2,922	21,960 …	11,459 …	163,524 …	10,726,185 …	11,713,988 …	12,878,671 …	15,078,250 …	15,967,776 …	147
(No Business	Written in Fla.)	…	…	…	…	…	…	19,119,152	23,489,824	27,639,791	31,792,352	35,822,583	148
681,235 51,315 …	4,067,245 −4,806,863 −10,708	25,284,776 53,142,500 2,419,300	201,896 … …	389,817 3,280 67,718	22,264 … …	470 … …	1,360 … …	172,707,256 … …	157,992,956 … …	187,836,327 … …	179,444,548 … …	175,215,696 … …	149
28,000	40,000	2,235,000	11,440	2,834	…	…	…	2,562,056	2,346,579	3,672,220	4,314,343	4,813,263	150
1,0[illegible]0,186 2,020,304	940,042 …	2,246,124 2,020,304	… …	26,521 3,534	29,102 …	8,146 …	…	1,862,150 …	1,870,480 …	1,851,210 …	1,893,449 …	1,993,946 …	151
46,621,000 16,403,287	38,740,544 −6,579,000	217,223,449 84,245,546	333,259 122,378	4,209,786 179,053	1,702,144 …	1,501,839 …	−1,105 …	6,174,819 …	6,348,487 …	6,086,640 …	21,815,308 …	43,483,852 …	152
5,133,300 3,296,000 41,847,800 2,131,000	6,211,681 8,407,000 46,766,098 3,490,000	16,735,796 36,256,150 45,872,668 3,909,000	119,202 41,500 523,933 18,310	333,747 65,254 2,203,326 51,182	2,271,036 … … …	1,295,242 … … …	… … … …	2,652,516 … … …	2,627,557 … … …	2,437,590 … … …	2,769,264 … … …	2,830,835 … … …	153
84,567,092 150,986,520 …	96,988,982 58,449,245 1,291,215	489,581,085 2,777,128,583 2,551,762	2,995,982 8,760,838 16,674	10,442,325 14,735,003 24,595	92,328,349 … …	87,756,061 … …	32,854 505,491 …	538,093,655 … …	608,331,125 … …	691,587,882 … …	610,466,531 … …	707,716,735 … …	154
265,232,785 …	97,990,403 …	1,032,109,258 …	7,051,111 16,250	15,365,790 …	712,548 …	313,786 …	1,175,440 492,258	240,814,390 …	265,894,532 …	287,258,055 …	318,817,777 …	379,371,087 …	155

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
156. Consolidated American Life Ins. Co. (5172)											
P.O. Box 59											
Jackson, MS 39205	$ 42,923,473	$ 39,365,425	$ 1,771,918	$ 1,786,130	$ −490,264	1956	$ 80,542	$ 161,083	1978	$ 5,067,155	156
Group										12,166,931	
Credit										7,732	
157. Consolidated Investors Life Assurance Co. (5171)											
4601 Ponce De Leon Blvd.											
Coral Gables, FL 33145	1,312,782	670,583	500,000	142,199	−107,790	1973			1979	14,279,000	157
158. Consolidated National Life Ins. Co. (5166)											
115 N Pennsylvania St.											
Indianapolis, In 46204	8,402,431	5,026,291	1,000,000	2,376,140	367,362	1968	200,000		1979	2,383,000	158
Group											
159. Constitution Life Insurance Company (5173)											
325 West Touhy Avenue											
Park Ridge, IL 60068	96,039,087	68,671,902	1,200,000	26,167,184	3,221,204	1929			1977	37,667,612	159
160. Consumer Life Insurance Company (Ariz.) (5174)											
30 Perimeter Park											
Atlanta, GA 30341	11,465,704	4,971,405	1,000,000	5,494,299	1,607,359	1957	4,385,000		1979		160
Credit										35,584,458	
161. Consumers Life Insurance Co. (Del.) (5175)											
P.O. Box 26											
Camp Hill, PA 17011	41,854,657	38,529,180	1,100,000	2,225,477	122,538	1955	450,000		1981	748,359	161
Group										50,000	
Credit										2,982,745	
162. Consumers Life Ins. Co. of North Carolina (5188)											
Post Office Box 26											
Camp Hill, PA 17011	3,638,525	2,085,675	850,000	702,850	−53,689	1958			1980	410,000	162
163. Consumers United Insurance Co. (Del.) (5143)											
2100 M Street NW											
Washington, DC 20037	25,285,469	21,613,295	1,200,000	2,472,174	128,036	1956			1978	228,828	163
Group										26,198,785	
164. Continental American Life Ins. Co. (5176)											
Rodney Square											
Wilmington, DE 19899	330,004,791	281,587,801	3,870,760	44,546,229	6,827,256	1907			1978	33,426,090	164
Group										5,469,387	
165. Continental Assurance Company (5180)											
CNA Plaza											
Chicago, IL 60685	3,698,508,114	3,418,098,193	21,830,865	258,579,055	24,804,350	1911			1977	401,246,943	165
Group										155,181,833	
Credit										100,170,008	
166. Continental General Insurance Co. (5153)											
8901 Indian Hills Drive											
Omaha, NB 68114	29,442,216	25,004,625	1,110,774	3,326,817	420,550	1961	222,155		1979		166
Group										9,669,367	
167. Continental Life Insurance Company (5182)											
Continental Life Building											
Fort Worth, TX 76102	24,752,980	22,444,993	1,000,000	1,307,986	1,213,549	1969			1979	580,408	167
168. Continental Western Life Ins. Co. (5168)											
Post Office Box 65770											
West Des Moines, IA 50265	66,110,574	60,767,942	1,310,250	4,032,382	1,774,781	1967			1980	60,919,000	168
169. Corporate Life Ins. Co. (5157)											
Post Office Box 316											
Biglerville, PA 17307	7,500,070	5,282,234	1,000,000	1,217,836	−48,941	1972			1981		169
170. Cotton States Life and Health Ins. Co. (5185)											
244 Perimeter Center Prkwy.											
Atlanta, GA 30346	48,521,742	38,680,959	1,402,781	8,437,999	454,033	1955	462,917		1977	71,722,624	170
Group										33,631,094	
Credit										10,662,132	
171. Covenant Life Insurance Company (N.J.) (5193)											
Post Office Box 1169											
Hartford, CT 06101	46,223,279	34,146,517	1,679,905	10,396,864	−993,587	1964			1977	110,163,635	171
Group										16,714,000	
172. Credit Life Insurance Company (5190)											
One South Limestone Street											
Springfield, OH 45501	190,904,092	170,659,157	1,200,000	19,044,935	3,745,790	1926	275,556		1980	7,402,500	172
Group										13,399,874	
Credit										24,089,523	
173. Crown Life Ins. Co. (7010)											
120 Bloor Street East											
Toronto 5 Ontario, CD M4W1B8000	1,359,170,625	1,323,018,601	800,000	35,352,024	−15,695,291	1901			1977	394,591,417	173
Group										462,769,403	
Credit										4,625	
174. Cudis Insurance Society Inc. (5191)											
P.O. Box 391											
Madison, WI 53701	182,089,310	126,806,504	5,000,000	50,282,706	18,214,824	1976	1,000,000		1980		174
175. Cumberland Life Insurance Company (Tenn.) (5147)											
800 West Airport Freeway											
Dallas, TX 75222	213,084,498	178,857,077	1,500,000	32,727,421	8,013,627	1960	10,800,000		1979	4,640,000	175
Credit										74,821,000	
176. Cuna Mutual Insurance Society (6060)											
5910 Mineral Point Road											
Madison, WI 53701	439,274,080	329,487,381		109,786,699	−427,036	1935			1979	20,865,378	176
Group										347,680,802	
Credit										786,556,535	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 484,819 366,031 ...	$ 894,038 ... 3,663	$ 4,657,936 12,532,962 4,049	$ 10,000	$ 49,842	$ 4,683	$ 6,947	$ 1,995	$ 3,639,651	$ 3,800,978	$ 4,240,886	$ 4,129,425	$ 3,558,048	156
...	3,047,000	11,232,000	...	112,290	...	...	7,273	716,673	677,575	831,634	669,879	642,199	157
27,000 ...	126,000 ...	2,284,000 ...	... 1,000	22,120 ...	6,040 ...	10,939 ...	... ...	3,481,525 ...	3,781,700 ...	3,036,255 ...	3,215,232 ...	3,376,140 ...	158
31,593,853	29,305,831	39,955,634	12,053	348,772	317,494	229,285	3,291	19,260,852	22,255,602	22,646,697	23,859,419	27,367,184	159
(No Ordinary 27,694,878	Business Written) 8,450,774	... 54,828,562	... 189,514	... 867,430	446,357 ...	147,751 ...	... ...	6,073,910 ...	7,333,519 ...	8,193,314 ...	9,268,679 ...	6,494,299 ...	160
230,688 ... 2,076,936	6,350 50,000 1,998,777	972,697 ... 3,060,904	 19,340	15,418 ... 63,705	34,067	14,817	2,394	2,114,405	2,294,052	2,413,061	2,331,925	3,325,477	161
957,140	650,947	716,193	...	16,648	...	...	200	1,525,347	1,463,479	1,556,154	1,251,205	1,552,850	162
105,000 894,914	194,828 ...	139,000 27,093,699	... 64,000	1,984 260,584	3,509,085 ...	2,333,706 ...	... ...	3,341,347 ...	3,461,371 ...	4,873,152 ...	3,392,062 ...	3,672,174 ...	163
639,056 2,972,123	3,177,074 −697,076	30,888,072 9,138,586	309,589 203,580	699,329 651,034	1,269,302 ...	726,977 ...	159 ...	26,256,497 ...	29,123,354 ...	33,771,017 ...	41,454,432 ...	48,416,989 ...	164
187,092,300 18,072,500 91,907,730	94,243,680 22,698,202 90,370,309	494,095,563 150,556,131 101,707,429	2,944,135 1,157,647 503,080	6,398,344 851,659 1,099,061	14,371,117	14,619,219	31,383 215,013 ...	166,347,286	185,844,570	216,506,158	237,067,981	280,409,920	165
223,977 186,077	91,476 22,860	132,501 9,832,584	... ...	1,969 ...	6,761 ...	1,129 ...	685 ...	... ...	... ...	4,092,479 ...	4,324,320 ...	4,437,591 ...	166
...	181,851	398,557	1,000	7,664	83	...	...	1,186,677	2,448,375	3,067,325	3,807,530	2,307,986	167
59,818,000	45,401,000	95,336,000	147,763	1,288,814	128,793	43,256	20,335	5,608,568	6,669,068	5,703,858	5,761,169	5,342,632	168
(No Business	Written in Fla.)	...	...	...	...	...	...	...	...	2,375,175	2,301,640	2,217,836	169
39,279,222 5,985,385 ...	21,422,122 −4,832,964 6,683,130	89,579,724 44,449,463 3,979,002	139,373 156,523 28,392	632,180 200,726 −15,061	1,429,321	1,630,242	203,694	8,135,398	8,669,876	9,509,641	9,848,190	9,840,780	170
105,590,864 7,607,000	38,931,671 7,557,000	176,822,628 16,764,000	424,580 ...	1,003,358 227,925	3,332 ...	37 ...	... ...	3,658,217 ...	5,679,899 ...	5,918,499 ...	13,926,376 ...	12,076,769 ...	171
4,519,824 1,613,498 6,584,193	1,193,156 2,095,148 14,461,874	10,729,168 12,918,224 16,211,842	 142,284	32,743 158,270 65,610	1,119,591	143,838	... ...	9,116,520	11,452,590	12,512,516	15,777,726	20,244,935	172
193,409,447 86,256,170 ...	109,285,482 131,231,058 2,953	478,715,382 417,794,515 1,672	1,091,382 1,147,067 ...	6,473,217 1,809,208 ...	22,910,031	20,920,955	1,395,288 286,446 ...	17,149,544	3,870,133	58,207,438	45,843,853	36,152,024	173
...	...	...	...	...	1,440,002	706,759	...	14,606,078	18,960,993	25,631,077	38,515,961	55,282,706	174
5,135,000 87,330,000	151,000 74,083,000	9,624,000 88,068,000	20,000 453,450	49,771 1,787,545	1,406,017 ...	321,559 ...	... ...	15,419,961 ...	20,629,805 ...	28,014,659 ...	36,838,109 ...	34,227,421 ...	175
6,671,795 170,403,943 45,819,982	3,803,847 −17,908,575 69,035,728	23,733,326 535,993,320 743,340,789	99,528 1,865,476 2,524,588	248,498 2,207,312 3,196,745	1,333,601	1,380,664	581,869 6,219 ...	59,419,173	71,653,284	77,847,889	96,962,989	109,786,699	176

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
177. Delaware American Life Insurance Company (5179) P.O. Box 667 Wilmington, DE 19899	$ 43,294,781	$ 34,316,099	$ 2,200,000	$ 6,778,662	$ −184,300	1966	$	$	1981	$ 19,452,103	177
Group										3,355,000	
178. Dependable Life Insurance Company (5144) P.O. Box 19030 Jacksonville, FL 32245 9030	19,117,746	15,197,724	1,200,000	2,720,022	858,800	1975			1979	30,000	178
Group										138,711,500	
Credit										120,489,187	
179. Dixie National Life Insurance Company (5195) Post Office Box 22587 Jackson, MS 39205	23,777,636	21,393,833	1,000,000	1,383,803	111,618	1965	138,000		1979	4,952,000	179
180. Dominion Life Assurance Company (7012) 111 Westmount Road South Waterloo Ontario, CD N2J4C6000	200,662,213	188,984,553	400,000	11,277,660	−9,677,802	1889			1981	9,114,026	180
Group										5,802,500	
181. Durham Life Insurance Company (5192) Post Office Box 27807 Raleigh, NC 27611	465,118,463	382,032,884	14,989,130	68,096,448	14,198,216	1913	8,600,000		1980	9,389,734	181
Group										59,698,275	
Industrial										243,343	
Credit										123,920	
182. EF Hutton Life Insurancs Company (5156) 11011 North Torrey Pines Road La Jolla, CA 92038	297,160,754	267,242,052	1,500,000	28,418,702	10,913,783	1963			1980	106,950,339	182
183. Early American Life Insurance Company (5158) 2706 Gannon Road Saint Paul, MN 55116	29,348,731	27,673,429		1,675,302	222,296	1877			1979	399,048	183
184. Educators Life Insurance Co. of America (Calif.) (5186) One Horace Mann Plaza Springfield, IL 62715	31,742,000	24,823,858	1,501,380	5,416,762	487,629	1956			1980	104,900	184
Group										1,920,664	
185. Educators Mutual Life Insurance Company (6087) 2490 Lincoln Highway East Lancaster, PA 17604	68,032,968	62,480,115		5,552,853	1,292,357	1940			1979	1,511,744	185
Group										11,268,318	
186. Empire General Life Insurance Company (5204) Post Office Box 2606 Birmingham, AL 35202	106,806,457	90,510,451	1,500,000	14,796,005	2,183,526	1976			1981	27,416,007	186
187. Empire Life Insurance Co. (5148) 2424 South 130th Circle Omaha, NB 68144	13,059,418	10,233,197	1,000,000	1,826,221	−61,644	1962			1981	670,000	187
Credit										7,762,000	
188. Empire State Mutual Life Ins. Co. (6088) 315 North Main Street Jamestown, NY 14701	42,440,002	39,046,070		3,393,932	318,991	1936			1981	10,830,639	188
189. Employers Life Ins. Co. of Wausau (5194) 2000 Westwood Dr. Wausau, WI 54401	264,655,630	253,347,792	1,250,000	10,057,838	−759,615	1965	2,000,000		1976	6,474,027	189
Group										21,852,172	
Credit										39,659,837	
190. Employers Modern Life Company (5159) P.O. Box 712 Des Moines, IA 50303	37,641,922	31,954,258	2,000,000	3,687,664	823,952	1963	192,000		1978	9,320,750	190
Group										5,458,000	
191. Equitable American Life Insurance Co. (5163) 604 Locust Street Des Moines, IA 50306	49,150,386	41,857,941	1,500,000	5,792,445	−2,807,277	1976			1980	78,656,047	191
192. Equitable Life Assurance Soc. of the U.S. (6090) 1285 Avenue of the Amer. New York, NY 10019	40,285,558,933	39,013,074,563		1,272,484,370	−60,491,976	1859			1980	2,309,085,598	192
Group										2,955,493,490	
193. Equitable Life Insurance Company (5196) Post Office Box 900 McLean, VA 22101	348,143,086	281,241,621	10,013,964	56,887,501	10,838,339	1973			1979	28,516,000	193
Industrial										1,787,000	
194. Equitable Life Insurance Company of Iowa (5197) 604 Locust Street Des Moines, IA 50306	1,288,957,284	1,208,[illegible]95,437	5,000,300	75,261,547	20,059,683	1867	24,000,000		1980	159,076,896	194
Group										2,300,000	
195. Equitable Variable Life Insurance Co. (5200) 1285 Avenue of the Americas Area 14J New York, NY 10019	850,800,813	833,511,381	1,100,000	25,189,232	−19,541,778	1973			1980	132,153,000	195
196. Executive Fund Life Insurance Company (Neb.) (5189) Post Office Box 1710 Santa Monica, CA 90406	41,070,984	33,486,630	1,500,000	6,113,354	1,096,893	1964	510,000		1980	1,437,508	196
197. Executive Life Insurance Company (5206) 9777 Wilshire Boulevard Beverly Hills, CA 90212	2,394,251,316	2,351,580,157	1,100,000	41,571,159	231,882	1962	4,000,000		1980	110,966,631	197
Group										6,896,856	
198. Family Guardian Life Insurance Co. (Ariz.) (5205) 670 Mason Ridge Center Drive Saint Louis, MO 63141	98,336,681	52,034,089	1,200,000	46,102,592	7,316,195	1972			1980		198
Credit										71,500,964	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 38,667,528	$ 3,868,795 3,190,000	$ 54,270,836 165,000	$ 113,004	$ 652,550 40,707	$ 3,994	$ 4,976	$	$ 7,117,598	$ 7,493,027	$ 8,005,017	$ 9,142,073	$ 8,978,682	177
2,337,774 73,111,321 63,446,122	30,000 32,772,564 93,913,205	2,337,774 179,050,257 90,022,104	.... 654,000 700,628	1,436,423 112,882 1,122,877	1,316,573	347,720	....	2,162,383	2,251,425	2,543,893	3,072,934	3,920,022	178
11,478,000	3,156,000	13,274,000	1,683,000	197,462	2,911	6,653	137,183	1,921,944	2,068,976	2,225,397	2,436,357	2,383,803	179
1,323,500 20,110,000	849,621 2,384,500	9,587,905 23,528,000	63,918 208,847	195,321 30,763	643,041	865,819	701,379	2,436,098	1,819,210	3,089,199	1,032,156	11,677,660	180
10,000 80,283,320	−271,450 −3,093,177 9,775 25,285,896	9,671,184 62,791,452 233,568 55,121,544	86,467 90,100 9,631 173,562	144,187 199,091 4,948 1,529,362	3,665,200	3,002,787	2,250	90,072,589	83,962,676	82,682,788	78,664,048	83,085,578	181
79,615,507	21,608,059	166,957,787	101,000	3,408,277	....	....	....	90,072,589	83,982,676	82,682,788	20,370,725	29,918,702	182
45,000	39,945	404,103	5,000	6,045	145	....	50	1,217,135	1,256,332	1,382,038	1,561,032	1,675,302	183
.... 4,119	−5,480 137,045	110,380 1,767,738	....	1,727	....	1,000	....	4,712,613	5,378,564	5,942,884	6,484,885	6,918,142	184
1,129,832 1,170,000	199,146 5,254,568	2,442,430 7,183,750	100 20,325	37,316 59,986	1,116,727	1,321,893	....	3,978,794	4,794,221	5,251,379	5,057,651	5,552,853	185
35,526,141	5,785,233	57,156,915	21,891	419,391	....	....	....	....	6,355,924	6,986,478	11,690,808	16,296,005	186
248,000 4,687,000	236,000 5,135,000	682,000 7,314,000	20,936 65,743	64,405 137,427	163,770	86,347	....	1,402,630	2,315,090	2,548,843	2,582,609	2,826,221	187
1,834,750	2,757,643	9,907,746	194,798	111,902	44,042	72,605	....	3,013,745	3,349,853	3,414,868	3,438,438	3,393,932	188
6,650,867 2,932,000 3,552,941	1,521,656 1,646,429 5,267,847	11,603,238 23,137,743 37,944,931	3,750 100,000 254,582	77,248 96,732 751,841	89,520	105,734	75,417	10,835,126	13,524,137	15,578,361	14,049,683	11,307,838	189
4,629,517	1,849,670 85,500	12,100,597 5,372,500	46,652 22,500	117,004 29,572	5,037	....	....	4,336,704	4,592,193	4,681,283	5,032,810	5,687,664	190
51,666,109	15,399,362	114,922,794	....	688,157	....	....	287,129	5,042,663	4,787,595	4,755,746	6,157,070	7,292,445	191
815,750,179 216,367,928	466,508,219 675,452,247	2,658,327,558 2,496,409,171	21,716,200 19,871,904	52,294,325 11,037,247	42,106,180	33,637,862	2,436,863 15,340,756	854,774,763	959,309,440	1,063,087,114	1,196,476,141	1,272,484,370	192
11,477,000	2,538,000 105,000	37,455,000 1,682,000	109,286 52,605	460,538 45,275	7,632	686	29,044	43,123,009	51,104,010	57,822,798	57,734,827	66,901,465	193
9,039,552	22,989,268 750,000	145,127,180 1,550,000	1,217,332	2,749,073 55,238	169,479	29,020	99,956	72,042,532	71,469,533	73,961,515	80,846,388	80,261,847	194
130,603,000	30,287,000	232,469,000	35,625	2,763,798	....	....	10,035,175	14,738,728	12,648,311	12,144,501	24,408,494	26,289,232	195
....	92,685	1,344,523	37,734	22,015	1,657,592	274,920	....	3,965,816	6,024,369	6,666,400	7,305,370	7,613,354	196
452,877,774 97,255,678	12,412,286 −75,903,220	551,432,139 160,055,554	 20,200	3,790,537 3,317,109	....	....	736,181	6,857,068	9,943,176	21,450,467	41,141,884	42,671,159	197
(No Ordinary 47,435,012	Business Written) 28,865,921	 90,070,055	 673,476	 2,347,584	197,894	30,601	....	10,927,705	11,303,497	28,192,515	37,678,958	47,302,582	198

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
199. Family Life Insurance Company (5201) Park Place Seattle, WA 98101	$ 138,922,902	$ 106,469,521	$ 2,123,680	$ 30,329,701	$ 6,699,452	1949	$ 2,000,000	....	1978	$ 172,580,364	199
Group	....	....	....	....	....	....	....	....	....	....	
200. Family Service Life Insurance Company (5162) Post Office Box 19019 Housten, TX 77224	23,872,311	19,938,485	1,000,000	2,933,826	1,393,449	1955	....	250,000	1980	7,000	200
201. Farm & Ranch Life Insurance Company Inc. (5248) Post Office Box 3298 Wichita, KS 67201	37,122,510	31,025,565	1,000,000	5,096,945	786,432	1964	200,000	....	1981	91,492	201
202. Farmers and Traders Life Ins. Co. (5203) 960 James Street Syracuse, NY 13201	136,271,399	125,891,653	....	10,379,746	940,421	1914	....	....	1980	11,627,980	202
203. Farmland Life Insurance Company (5145) 1963 Bell Avenue Des Moines, IA 50315	63,952,356	48,485,970	1,000,000	14,466,386	1,547,183	1961	....	....	1980	696,552	203
Group	....	....	....	....	....	....	....	....	....	22,851,018	
204. Federal Home Life Insurance Co. (Ind.) (5202) 78 West Michigan Avenue Battle Creek, MI 49016	333,677,403	305,611,137	1,100,000	27,163,265	4,998,540	1906	2,345,000	....	1981	69,561,542	204
Group	....	....	....	....	....	....	....	....	....	25,304,368	
Credit	....	....	....	....	....	....	....	....	....	5,310	
205. Federal Kemper Life Assurance Company (5184) Route 22 D-3 Long Grove, IL 60049	436,633,525	387,726,169	2,045,265	46,862,071	4,747,208	1961	5,099,527	....	1980	1,204,639,566	205
Group	....	....	....	....	....	....	....	....	....	12,656,243	
206. Federal Life Insurance Co. Mutual (6095) 3750 West Deerfield Road Riverwoods, IL 60015	225,185,942	208,335,242	....	16,850,700	1,569,196	1900	....	....	1979	8,212,755	206
Group	....	....	....	....	....	....	....	....	....	....	
207. Federated Guaranty Life Ins. Co. (5199) P.O. Box 11000 Montgomery, AL 36111	98,425,576	65,043,059	4,211,498	29,171,019	6,740,846	1955	2,211,036	....	1980	7,019,841	207
208. Federated Life Insurance Company (5208) 129 East Broadway Owatonna, MN 55060	159,747,186	110,789,565	1,000,000	47,957,621	7,462,644	1959	....	....	1978	30,826,119	208
Group	....	....	....	....	....	....	....	....	....	19,143,000	
209. Fidelity Bankers Life Insurance Company (5211) 9th & Main Streets Richmond, VA 23218	190,099,917	164,913,524	3,010,000	22,176,392	7,630,379	1967	3,999,989	....	1979	115,500,809	209
Group	....	....	....	....	....	....	....	....	....	32,183,591	
Credit	....	....	....	....	....	....	....	....	....	1,729	
210. Fidelity and Guaranty Life Ins. Co. (5216) Post Office Box 1138 Baltimore, MD 21203	292,743,086	248,960,414	2,000,000	41,782,672	−4,828,408	1960	....	....	1981	201,848,631	210
Group	....	....	....	....	....	....	....	....	....	224,783,308	
Credit	....	....	....	....	....	....	....	....	....	78,069	
211. Fidelity Interstate Life Insurance Co. (Pa.) (5212) 3700 Wilshire Boulevard Los Angeles, CA 90010	12,148,886	9,193,748	1,860,000	1,095,138	−2,125,208	1954	....	....	1980	7,267,739	211
212. Fidelity Life Association (6100) Route 22 D-3 Long Grove, IL 60049	210,763,512	162,935,019	....	47,828,493	14,747,875	1896	....	....	1980	9,929,233	212
Group	....	....	....	....	....	....	....	....	....	800,000	
213. Fidelity Mutual Life Insurance Company (6110) Post Office Box 7318 Philadelphia, PA 19101	1,007,164,293	963,671,710	....	43,492,583	272,707	1879	....	....	1980	274,419,415	213
Group	....	....	....	....	....	....	....	....	....	56,444,020	
214. Fidelity Security Life Insurance Co. (5249) 3130 Broadway Kansas City, MO 64111	25,244,219	14,678,224	1,250,000	9,315,994	1,048,757	1969	....	....	1980	510,432	214
Group	....	....	....	....	....	....	....	....	....	4,601,527	
215. Fidelity Standard Life Insurance Co. (Del.) (5227) 250 King of Prussia Rd. Radnor, PA 19807	6,316,478	306,978	2,000,000	4,011,500	−115,887	1981	....	....	1981	....	215
216. Fidelity Union Life Insurance Company (5213) 1511 Bryan Dallas, TX 75221	678,375,766	569,842,525	40,000,000	69,133,241	28,512,442	1979	8,000,000	....	1981	418,386,006	216
217. Financial Assurance Inc. (5269) 1536 Cole Boulevard Golden, CO 80401	27,116,196	25,111,506	1,012,500	992,189	−155,613	1962	....	....	1981	40,305,831	217
Group	....	....	....	....	....	....	....	....	....	....	
218. Fireman's Fund American Life Insurance Co. (5472) 1600 Los Gamos Dr. San Rafael, CA 94911	461,211,063	386,229,894	2,000,000	72,981,169	4,354,346	1958	....	....	1978	208,258,065	218
Group	....	....	....	....	....	....	....	....	....	67,605,804	
219. Fireman's Fund Life & Accident Ins. Co. (5662) 1600 Los Gamos Road San Rafael, CA 94911	5,885,871	301,602	1,500,000	4,084,269	652,962	1975	....	....	1981	....	219
220. First Colony Life Insurance Company (5219) 700 Main Street Lynchburg, VA 24504	654,537,171	617,289,728	4,000,000	33,247,443	4,199,599	1955	1,480,717	....	1980	309,609,162	220
Group	....	....	....	....	....	....	....	....	....	54,855,616	
221. First Commonwealth Life Ins. Co. (5209) C-32346 Richmond, VA 23261	33,448,800	31,739,731	750,000	959,069	516,691	1952	185,000	....	1981	1,899,928	221

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 74,316,600	$ 33,609,170	$ 213,287,794	$ 373,298	$ 1,426,402	$ 141,549	$ 40,431	$ 4,144,971	$ 14,271,959	$ 17,151,670	$ 23,838,961	$ 28,957,243	$ 32,453,381	199
338,886	-2,925,817	3,264,703	....	14,885	....	....	....	....	....	....	....	....	
....	-10,000	17,000	....	592	....	....	1,846	....	....	....	2,533,378	3,933,826	200
101,600	13,639	179,453	....	2,280	18,628	9,600	520	5,322,728	5,178,845	5,667,670	5,916,392	6,096,945	201
5,857,195	580,597	16,904,578	70,895	218,026	42,406	46,538	6,100	8,380,413	9,213,137	10,105,188	10,118,001	10,379,746	202
....	-27,928	724,480	....	5,951	529	....	....	7,442,185	9,412,584	11,304,019	13,223,801	15,466,386	203
....	1,010,718	21,840,300	....	146,120	....	....	....	....	....	....	....	....	
11,846,093	16,652,717	64,754,918	588,238	850,147	539,027	253,276	6,585,462	23,080,965	24,406,075	26,854,648	26,459,189	28,266,265	204
999,121	-1,775,060	28,078,549	....	12,147	....	....	....	....	....	....	....	....	
189	2,376	3,123	....	46	....	....	....	....	....	....	....	....	
37,575,632	-551,052,389	1,793,267,587	1,593,251	5,991,276	....	....	987,971	11,851,172	22,179,674	32,574,251	49,943,872	48,907,336	205
....	....	12,656,243	206,527	179,711	....	....	....	....	....	....	....	....	
62,000	613,789	7,660,966	145,778	153,372	14,405	4,689	....	8,428,392	9,310,172	10,960,905	13,250,305	16,850,700	206
....	....	....	....	122	....	....	....	....	....	....	....	....	
15,000	949,205	6,085,636	76,261	79,122	1,764	761	....	17,443,924	19,408,958	23,146,475	28,945,666	33,382,517	207
13,591,060	4,797,094	39,620,085	64,000	442,150	24,737	....	330,933	25,520,512	31,494,387	36,643,817	41,727,252	48,957,621	208
....	1,278,500	17,864,500	152,125	180,575	....	....	....	....	....	....	....	....	
32,077,280	18,974,352	128,603,737	250,134	2,006,666	8,250	27,186	735,801	15,153,182	19,608,301	20,264,100	23,694,469	25,186,392	209
6,177,260	6,989,259	31,371,592	156,500	450,047	....	....	....	....	....	....	....	....	
....	969	760	....	....	....	....	....	....	....	....	....	....	
157,745,569	52,358,351	307,235,849	676,994	2,592,652	354,859	428,635	133,657	32,483,950	38,312,850	37,984,342	49,495,237	43,782,672	210
118,962,975	45,695,761	298,050,522	807,447	958,492	....	....	....	....	....	....	....	....	
....	49,424	28,645	2,985	....	....	....	....	....	....	....	....	....	
2,238,105	3,602,478	5,903,366	19,449	106,390	56,484	43,749	....	2,732,748	2,792,739	3,917,630	2,403,253	2,955,138	211
225,200	784,284	9,370,149	94,259	170,429	....	250	....	15,711,391	19,367,078	30,503,355	31,345,249	47,828,493	212
....	....	800,000	5,000	15	....	....	....	....	....	....	....	....	
78,413,509	37,588,682	315,244,242	1,471,402	7,789,011	341,428	99,507	26,953	27,423,056	32,490,574	45,220,832	47,823,564	43,492,583	213
....	17,559,092	38,884,928	22,500	46,126	....	....	....	....	....	....	....	....	
55,250	66,600	499,082	264	4,765	164,112	81,642	....	5,669,596	6,693,236	8,000,958	9,568,380	10,565,994	214
1,750,640	1,280,504	5,071,663	19,737	53,397	....	....	....	....	....	....	....	....	
... (No Business	Written in Fla.) ..	....	....	....	....	....	....	....	....	....	6,147,801	6,011,500	215
121,906,036	95,367,226	444,924,816	504,514	4,262,530	....	....	855,853	46,269,120	47,302,707	80,042,100	97,823,095	109,133,241	216
1,772,518	5,852,051	36,226,298	136,215	230,831	18,302	3,313	2,560	2,223,014	1,435,291	2,178,259	1,820,423	2,004,689	217
....	....	....	....	2,095	....	....	....	....	....	....	....	....	
76,583,023	49,158,914	235,682,174	187,575	1,438,546	3,812,915	3,395,786	54,339	86,938,290	84,453,350	81,237,736	69,629,277	74,981,169	218
562,000	7,385,832	60,781,972	106,127	196,473	....	....	....	....	....	....	....	....	
... (No Business	Written in Fla.) ..	....	....	....	....	....	....	....	....	....	4,927,509	5,584,269	219
170,346,479	75,906,705	404,048,936	555,820	3,111,817	3,771	350	13,878,411	27,799,470	28,737,837	28,463,727	29,567,518	37,247,443	220
7,175,587	3,904,800	58,126,403	....	270,020	....	....	6,861	....	....	....	....	....	
14,681,410	3,485,810	13,095,528	3,50[illegible]	92,064	....	....	35,647	1,698,718	2,109,239	1,823,007	1,700,922	1,709,069	221

LIFE INSURANC

	GENERAL TABLE					GENERAL INFORMATION				FLORID	
										ORDINARY –	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Lin No
222. First Continental Life and Acc. Ins. Co. (5270) P.O. Box 9279 Salt Lake City, UT 84109	$ 123,254,485	$ 107,785,570	$ 2,500,000	$ 12,968,915	$ 3,295,573	1979	$........	....	1980	$ 14,777,165	222
223. First Federated Life Insurance Company (5218) Munsey Building Baltimore, MD 21202	64,626,640	16,828,658	1,188,000	6,609,982	345,062	1956	180,000	....	1979	167,625	223
Group	....	....	....	....	....	....	....	....	....	16,731,257	
Credit	....	....	....	....	....	....	....	....	....	39,539,119	
224. First Investors Life Insurance Company (5264) 120 Wall Street New York, NY 10005	39,478,723	34,497,209	1,068,700	3,912,813	136,288	1962	....	....	1980	9,352,767	224
Group	....	....	....	....	....	....	....	....	....	7,794,704	
225. First Life Assurance Company (5181) P.O. Box 25189 Oklahoma City, OK 73125	43,945,856	35,765,397	1,200,000	6,980,459	1,017,313	1965	140,000	....	1980	67,937,000	225
Credit	....	....	....	....	....	....	....	....	....	....	
226. First National Life Insurance Co. (5278) 7 Clayton Street Montgomery, AL 36104	-6,173,474	4,285,829	800,000	1,087,645	300,601	1966	....	....	1979	1,025,000	226
Group	....	....	....	....	....	....	....	....	....	1,191,000	
Credit	....	....	....	....	....	....	....	....	....	33,701,000	
227. First Penn-Pacific Life Insurance Co. (Pa.) (5207) 2021 Midwest Road Oakbrook, IL 60521	52,695,705	37,622,057	2,000,000	13,073,647	197,348	1964	....	....	1979	10,918,278	227
228. First Protection Life Insurance Company (5160) P.O. Box 30279 Raleigh, NC 27612	51,031,332	48,053,515	1,200,000	1,777,817	646,361	1965	600,000	....	1981	....	228
Credit	....	....	....	....	....	....	....	....	....	227,000	
229. First Pyramid Life Ins. Co. of America (5217) Post Office Box 2941 Little Rock, AR 72203	298,824,265	291,624,224	1,500,000	5,700,041	2,512,053	1925	99,397	....	1979	2,700,502	229
230. First United Life Insurance Company (5289) 475 Broadway Gary, IN 46402	33,715,490	31,370,538	1,100,000	1,244,952	−124,727	1956	....	....	1980	4,440,424	230
231. First Variable Life Insurance Company (5163) Plaza West Bldg., Suite 590 Little Rock, AR 72205	169,674,290	161,111,965	1,035,607	7,526,718	706,474	1968	103,560	....	1981	....	231
Group	....	....	....	....	....	....	....	....	....	....	
232. First Women's Life Ins. Co. (5840) 1720 Harrison Street Hollywood, FL 33022	1,500,000	....	500,000	1,000,000	....	1983	....	....	....	....	232
233. Firstmark Life Insurance Co. of Indiana (5187) 110 East Washington Street Indianapolis, IN 46204	32,412,318	28,176,977	1,500,000	2,735,341	−805,906	1967	....	....	1980	....	233
Credit	....	....	....	....	....	....	....	....	....	23,972,491	
234. Firstmark Standard Life Ins. Co. (5735)	(Name Changed	from "INA Standard	Life Ins. Co.,"	5-3-83)							
300 East Fall Creek Blvd. Indianapolis, IN 46205	128,332,530	109,851,481	1,345,549	17,135,500	3,743,411	1935	....	....	1980	7,334,570	234
Group	....	....	....	....	....	....	....	....	....	807,500	
Credit	....	....	....	....	....	....	....	....	....	40,616,100	
235. Florida Farm Bureau Life Insurance Co. (5228) P.O. Box 730 Gainesville, FL 32602	61,700,742	55,205,274	511,112	5,984,356	1,293,550	1972	142,181	....	1980	814,220,000	235
Group	....	....	....	....	....	....	....	....	....	60,980,000	
236. Florida General Life Insurance Company (5178) 1550 Madruga Avenue Coral Gables, FL 33146	13,196,336	14,188,577	1,000,000	−1,992,241	−3,129,943	1975	....	....	1981	72,000	236
Group	....	....	....	....	....	....	....	....	....	74,623,000	
237. Florida Life Insurance Company (5257) 6600 S.W. Red Road Miami, FL 33143	18,032,244	12,590,663	800,000	4,641,581	1,324,256	1973	500,000	....	1979	....	237
Group	....	....	....	....	....	....	....	....	....	4,856,000	
Credit	....	....	....	....	....	....	....	....	....	317,395,000	
238. Ford Life Insurance Company (5254) The American Road Dearborn, MI 48121	97,130,929	61,371,910	1,500,000	34,259,019	8,944,476	1966	....	....	1982	13,697,100	238
Credit	....	....	....	....	....	....	....	....	....	218,099,275	
239. Foremost Life Insurance Company (5215) Post Office Box 2450 Grand Rapids, MI 49501	61,295,832	39,421,265	1,500,000	20,374,567	1,087,343	1964	....	....	1976	475,000	239
Group	....	....	....	....	....	....	....	....	....	66,000	
Credit	....	....	....	....	....	....	....	....	....	27,290,000	
240. Fort Dearborn Life Insurance Company (5224) 233 North Michigan Avenue Chicago, IL 60601	20,877,081	14,145,324	1,503,000	5,228,756	808,165	1969	....	....	1980	....	240
Group	....	....	....	....	....	....	....	....	....	102,500	
241. Fortune Life Insurance Company (Ariz.) (5274) Post Office Box 24017 Jacksonville, FL 32217	1,796,515	331,895	500,000	964,620	165,388	1971	....	....	1979	1,720,503	241
Credit	....	....	....	....	....	....	....	....	....	5,279,592	
242. Founders Life Assurance Co. of Florida (5221) P.O. Box 1571 Tampa, FL 33601	59,562,674	54,553,123	850,000	4,159,551	1,582,631	1963	....	....	1980	522,626,000	242
Group	....	....	....	....	....	....	....	....	....	12,224,000	
Credit	....	....	....	....	....	....	....	....	....	70,635,000	

COMPANIES (Continued)

BUSINESS 1982 LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
$ 1,463,435	$ 2,471,739	$ 13,768,861	$ 130,181	$ 317,566	$ 874,639	$ 627,233	$ 19,093	$	$ 3,023,060	$ 6,726,634	$ 9,799,884	$ 15,468,915	222
13,060	2,488	178,197	....	3,678	1,071,078	48,406	....	5,090,739	5,301,866	6,587,907	7,107,855	7,797,982	223
593,344	−128,021	17,452,622	2,200	4,893	....	....	....	....	....	....	....	....	
44,675,122	18,177,230	66,037,011	103,196	1,048,328	....	....	....	....	....	....	....	....	
1,084,104	1,668,831	8,768,040	9,500	155,131	4,009	12,315	1,300	4,887,795	5,362,191	6,133,920	6,635,254	4,981,513	224
−546,957	11,534	7,236,213	....	....	....	....	....	....	....	....	....	....	
28,331,000	18,509,000	77,759,000	40,120	512,737	187	....	22,212	3,779,283	6,344,106	7,835,539	8,612,214	8,180,459	225
644,000	144,000	500,000	....	17,458	....	....	....	....	....	....	....	....	
....	182,000	843,000	....	1,180	2,566,351	716,541	54,494	1,574,965	1,649,814	1,476,778	1,533,232	1,887,645	226
6,821,000	....	8,012,000	....	131,753	....	....	....	....	....	....	....	....	
19,317,000	14,144,000	36,674,000	....	851,242	....	....	....	....	....	....	....	....	
143,236,128	−542,887	154,697,293	10,000	4,264,591	....	....	....	....	5,033,173	5,028,450	9,944,659	15,073,647	227
... (No Ordinary	Business Written)	....	....	....	....	....	....	3,196,626	3,680,167	3,606,853	2,350,714	2,977,817	228
4,000	....	231,000	....	3,592	....	....	....	....	....	....	....	....	
38,839,552	1,666,567	39,873,487	7,500	121,024	....	....	54,341	7,704,598	8,420,983	6,225,038	7,454,835	7,200,041	229
427,843	1,694,976	3,173,291	5,049	29,690	388	....	10,135	2,362,139	2,308,557	1,967,581	2,145,918	2,344,952	230
....	....	....	....	....	....	....	4,024,026	2,198,118	6,414,689	6,587,951	7,773,382	8,562,325	231
....	....	....	....	....	....	....	1,014,432	....	....	....	....	....	
....	....	....	....	....	....	....	....	... (Company	Licensed	3-23-83)	....	1,500,000	232
... (No Ordinary	Business Written)	....	....	....	364,648	56,787	....	....	4,524,260	7,099,960	5,154,954	4,235,341	233
24,043,075	15,978,839	32,036,727	179,687	616,160	....	....	....	....	....	....	....	....	
4,993,489	2,539,559	9,788,500	95,985	113,203	−16,674	121,304	19,814	9,569,032	10,764,302	11,718,549	14,372,249	18,481,049	234
....	57,500	750,000	30,000	27,928	....	....	....	....	....	....	....	....	
455,250	23,762,770	17,308,580	118,853	−23,839	....	....	....	....	....	....	....	....	
311,511,000	188,864,000	936,867,000	1,526,269	12,973,897	....	....	6,106,975	2,019,651	2,651,421	3,871,809	5,207,895	6,495,468	235
2,670,000	258,000	63,392,000	130,410	369,331	....	....	....	....	....	....	....	....	
10,000	13,000	69,000	....	7,562	10,651,168	7,626,556	....	1,500,126	1,824,786	2,570,611	2,344,004	−992,241	236
61,217,000	17,515,000	118,325,000	263,676	878,714	....	....	....	....	....	....	....	....	
... (No Ordinary	Business Written)	....	....	....	1,347	5,038	....	838,660	2,148,328	2,987,273	4,618,845	5,441,581	237
....	4,856,000	....	12,600	14,820	....	....	....	....	....	....	....	....	
154,092,000	220,985,000	250,502,000	1,413,671	3,476,324	....	....	....	....	....	....	....	....	
5,361,500	4,750,600	14,308,000	50,434	132,240	2,524,150	876,289	....	9,822,311	26,396,620	39,356,130	26,970,511	35,759,019	238
....	21,195,164	106,904,111	1,391,250	2,953,706	....	....	....	....	....	....	....	....	
−353,000	−247,000	369,000	3,195	5,839	3,039	52,322	....	9,822,311	26,396,620	39,356,130	20,854,282	21,874,567	239
....	15,000	51,000	5,950	....	....	....	....	....	....	....	....	....	
10,629,000	17,236,000	20,683,000	200,785	202,532	....	....	....	....	....	....	....	....	
... (No Ordinary	Business Written)	....	....	....	....	....	....	....	4,369,846	4,667,417	4,939,380	6,731,756	240
....	10,000	92,500	....	966	....	....	....	....	....	....	....	....	
68,345,969	1,066,732	68,999,740	15,709	1,049,920	1,013,444	49,542	....	1,360,785	1,286,180	1,254,496	1,330,478	1,464,820	241
5,438,949	4,510,471	6,208,070	13,487	123,080	....	....	....	....	....	....	....	....	
109,560,000	123,867,000	508,319,000	779,274	5,856,473	2,422,912	1,417,603	1,075,686	2,456,506	2,339,162	2,361,122	3,820,425	5,009,551	242
18,445,000	−10,826,000	41,495,000	95,500	210,503	....	....	....	....	....	....	....	....	
41,295,000	43,618,000	66,312,000	408,851	1,114,966	....	....	....	....	....	....	....	....	

LIFE INSURANCE

NAME AND LOCATION OF COMPANY	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
243. Franklin Life Insurance Company (5220) 812 South Sixth Street Springfield, IL 62713	$ 2,665,131,096	$ 2,263,031,096	$ 42,004,094	$ 360,095,906	$ 72,437,314	1884	$ 50,187,000	$	1979	$ 602,021,417	243
Group										39,274,100	
Credit										25,482,197	
244. GNA Life Insurance Company (Okla.) (5585)	(Name Changed	from "Tandy Life	Ins. Co.,"	10-11-82)							
3300 One Union Square Seattle, WA 98101	15,339,600	11,649,764	1,500,000	2,189,836	124,762	1956	....	....	1981	....	244
245. Garden State Life Insurance Company (N.J.) (5251) GEICO Plaza Washington, DC 20076	35,656,933	24,754 864	2,013,447	8,888,622	463,273	1956	....	5,000,000	1978	4 070,205	245
Group										....	
246. General American Insurance Co. (5725) Post Office Box 396 St. Louis, MO 63166	4,466,556	157,271	2,000,000	2,309,285	307,967	1982	....	....	1981	....	246
247. General American Life & Annuity Co. (5730) Post Office Box 396 St. Louis, MO 63166	4,467,188	153,970	2,000,000	2,313,217	310,881	1982	....	....	1981	....	247
248. General American Life Insurance Company (6115) 1501 Locust Street St. Louis, MO 63166	2,234,620,708	2,133,426,530	....	101,194,178	11,774,714	1933	....	....	1980	235,441,500	248
Group										315,964,830	
249. General Fidelity Life Insurance Company (5222) 10089 Willow Creek Road San Diego, CA 92131	52,855,046	24,695,013	1,500,000	26,660,033	2,317,265	1953	....	500,000	1980	....	249
Credit										12,411,546	
250. General Life Insurance Corp. of Wisconsin (5284) 735 North Water Street Milwaukee, WI 53202	79,486,260	74,646,242	1,100,100	3,739,918	−216,008	1959	....	....	1977	12,122,793	250
Group										4,845,200	
251. General Services Life Insurance Co. (5198) 1701 Pennsylvania Avenue NW Washington, DC 20006	28,576,701	21,363,793	1,200,000	6,012,908	2,664,363	1955	....	....	1979	7,313,073	251
Group										5,806,152	
252. George Washington Life Insurance Co. (W. Va.) (5223) 8059 Arlington Expressway Jacksonville, FL 32211	36,667,243	27,388,273	1,100,035	8,178,935	83,366	1906	499,810	....	1980	8,384,787	252
Group										....	
253. George Washington Life Ins. Co. of Calif. (5302) 2176 The Alameda San Jose, CA 95126	2,758,665	1,399,401	500,000	859,264	76,442	1961	....	....	1981	10,000	253
254. Georgia International Life Insurance Co. (5226) Post Office Box 7325 Atlanta, GA 30309	193,444,004	173,113,205	2,500,000	17,830,799	6,531,779	1967	4,513,809	....	1981	132,970,561	254
Group										19,944,250	
Credit										3,165,000	
255. Georgia Life and Health Ins. Co. (5238) 3420 Whipple Ave. Atlanta, GA 30354	7,847,074	6,314,883	754,867	777,324	−412,797	1949	....	....	1981	4,206,267	255
256. Gerber Life Insurance Company (5252) 66 Church Street White Plaines, NY 10601	20,529,976	12,588,741	1,504,250	6,436,985	140,425	1968	....	....	1980	9,633,482	256
257. Germantown Life Insurance Company (5242) Germantown Market Philadelphia, PA 19144	7,907,480	1,449,139	1,100,000	5,308,341	538,846	1964	....	....	1979	5,385,971	257
258. Gibraltar Life Ins. Co. of America (Ala.) (5247)	(Company Merged	with "World Service	Life Ins. Co.,"	12-31-82)							
Post Office Box 2548 Ft. Worth, TX 76113	263,180,797	242,094,534	1,044,679	20,041,584	5,989,595	1962	700,000	....	1981	7,173,142	258
Industrial										5,300	
259. Globe Life and Accident Insurance Co. (Del.) (5235) 120 Robert S. Kerr Avenue Oklahoma City, OK 73184	246,355,502	180,659,973	6,327,899	59,367,630	23,172,886	1951	17,154,166	5,356,959	1981	261,774,000	259
Credit										13,873,000	
260. Globe Life Insurance Company (5232) 222 N. Dearborn St. Chicago, IL 60601	309,411,473	287,136,943	1,200,000	21,074,530	10,102,439	1928	4,400,000	....	1979	45,856,517	260
Group										46,139,861	
Credit										152,718,767	
261. Golden Rule Insurance Company (5245) 712 Eleventh Street Lawrenceville, IL 62439	67,099,301	55,161,655	2,000,400	9,937,246	4,776,860	1941	....	....	1980	533,596	261
Group										8,895,682	
262. Golden State Mutual Life Ins. Co. (6117) Box 2332 Terminal Annex Los Angeles, CA 90051	94,274,097	88,738,954	....	5,535,143	68,434	1925	....	....	1981	....	262
263. Government Personnel Mutual Life Ins. Co. (6120) Post Office Box 32266 San Antonio, TX 78216	188,267,936	172,195,020	....	16,072,916	1,699,833	1934	....	....	1980	73,180,993	263
264. Great American Life Insurance Company (Ohio) (5241) P.O. Box 30019 Los Angeles, CA 90030	786,428,760	725,443,038	1,507,500	59,478,222	645,385	1959	....	....	1980	12,025,494	264
Group										14,000	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
$ 180,311,423 33,392,901	$ 127,482,095 2,235,301 32,443,071	$ 654,850,745 37,038,799 26,432,027	$ 2,688,757 169,138	$ 11,469,772 257,835	$ 729,697	$ 223,785	2,500,564	$ 326,500,000	$ 343,300,000	$ 358,300,000	$ 385,400,000	$ 402,100,000	243
....	....	....	....	....	37	....	....	2,360,800	2,545,262	2,713,062	3,526,353	3,689,836	244
....	83,837	3,986,368	2,300	40,127	1,261	150	1,500 6,955	8,744,214	9,317,377	9,752,306	10,701,282	10,902,069	245
....	....	....	....	....			....	(Company	Admitted to Fla.,	9-1-82)	....	4,309,285	246
....	....	....	....	....			....	(Company	Admitted to Fla.,	9-1-82)	....	4,313,217	247
80,780,400 49,894,728	32,120,400 41,377,424	284,101,500 324,482,134	1,448,497 724,144	6,006,469 1,395,670	8,356,767	7,301,799	137,633 194,730	72,400,717	82,330,477	87,645,211	93,794,574	101,194,178	248
(No Ordinary	Business Written) 5,817,719	 6,593,827	 46,591	.... −81,912	−15,071	41,750	....	21,285,587	20,642,449	22,911,176	26,220,776	28,160,033	249
13,946,357 42,060,448	6,564,567 −16,741,411	19,504,583 63,647,059	36,798 40,000	537,460 169,798	1,338,695	751,366	71,022 20,000	3,333,342	4,567,284	5,343,164	6,219,888	4,840,018	250
229,212	572,914 527,805	6,969,371 5,278,347	5,426	103,279	....	....	225	3,288,444	4,063,573	4,474,563	4,533,974	7,212,908	251
789,734	149,892	9,024,629	83,407	6,464 3,945	10,054,563	950,597	278,779	7,023,948	8,840,962	10,769,654	10,215,808	9,278,970	252
....	....	10,000	....	258	....	....	....	1,309,333	1,380,406	1,437,753	1,417,162	1,359,234	253
110,625,872 2,414,442 3,245,000	32,433,422 11,677,449 3,730,000	211,163,011 10,681,243 2,680,000	270,754 65,551 23,108	2,011,538 77,274 37,202	1,331,071	1,373,297	56,987	29,768,032	26,719,346	23,334,338	20,107,631	20,330,799	254
331,000	1,391,500	3,142,767	10,459	60,215	1,758,665	856,530	....	1,513,040	1,638,689	1,844,878	1,983,899	1,532,191	255
7,089,146	5,275,165	11,447,463	42,400	103,883	40,990	7,812	....	6,614,780	7,108,193	7,431,211	7,779,703	7,941,235	256
28,000	2,925,932	2,488,039	80,884	48,767	....	....	....	4,545,104	4,839,824	5,204,863	5,852,850	6,408,341	257
19,099	−23,021,545 500	30,213,786 4,800	6,861	209,724	3,781	5,325	57	3,403,538	3,768,362	5,255,755	10,350,152	21,086,263	258
103,029,000 5,380,000	33,358,000 8,260,000	331,445,000 10,993,000	420,846 62,837	1,922,265 134,271	3,496,362	2,387,746	30	39,033,857	40,613,831	56,505,685	79,607,821	65,695,529	259
6,519,526 4,974,870 104,681,623	7,985,487 3,775,737 100,061,066	44,390,556 47,338,994 157,339,324	479,812 90,171 883,493	823,630 130,332 2,738,802	1,986,904	675,310	−982	13,643,756	14,210,585	15,480,876	18,152,823	22,274,530	260
82,376 1,043,550	73,058 1,938,682	542,913 8,000,550	 40,000	9,571 65,748	1,784,070	1,282,125	111	3,268,653	4,154,271	5,201,309	6,873,341	11,937,646	261
(No Business	Written in Fla.)	....	....	....	....	....	....	5,939,264	6,092,476	6,220,316	6,135,376	5,535,143	262
1,803,571	−336,295	75,377,859	217,304	1,254,910	4,709	1,454	81,040	11,420,213	12,233,592	14,008,243	15,044,117	16,072,916	263
4,512,952	2,981,659 −8,000	13,576,787 22,000	19,580	163,574 608	30,910	34,943	8,993,041	9,588,066	32,803,171	40,321,353	47,855,760	60,985,722	264

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
265. Great American Reserve Ins. Co. (5261) Post Office Box 388 Dallas, TX 75221	$ 230,908,555	$ 210,623,607	$ 2,087,130	$ 18,197,818	$ 2,724,447	1937	$ 3,890,256	$	1981	$ 20,461,296	265
Group										20,852,500	
266. Great Atlantic Life Insurance Company (5229) 2345 Okeechobee Blvd. West Palm Beach, FL 33409	2,820,986	1,856,370	415,000	549,616	62,894	1955	....	....	1981	6,131,000	266
Credit										49,511,000	
267. Great Commonwealth Life Insurance Co. (5234) P.O. Box 36169 Dallas, TX 75235	143,031,726	133,131,726	1,400,000	8,500,000	2,707,405	1955	....	....	1981	8,347,700	267
Group										7,340,868	
Credit										2,459,532	
268. Great Florida Life Insurance Company (5710) 4700 Biscayne Blvd. Miami, FL 33137	2,217,095	653,064	500,000	1,064,030	64,030	1982	....	....	1982	....	268
269. Great National Life Insurance Co. (5308) P.O. Box 35844 Dallas, TX 75235	289,168,441	250,865,864	2,000,000	36,302,577	8,566,088	1968	5,000,000	....	1981	27,102,131	269
270. Great Southern Life Ins. Co. (5239) Post Office Box 1972 Houston, TX 77001	562,521,212	464,684,803	2,000,000	65,836,409	19,775,562	1979	12,500,000	....	1979	216,023,554	270
Group										15,246,500	
271. Great-West Life & Annuity Ins. Co. (Kan.) (5665) Post Office Box 6000 Winnipeg Manitoba, CD R3C3A5000	67,368,327	47,620,697	1,655,000	18,092,630	−986,745	1907	....	....	1979	....	271
272. Great West Life Assurance Company (7015) 60 Osborne Street North Winnipeg, Manitoba CD R3C3A5000	2,394,724,472	2,355,045,957	825,000	38,678,515	−19,821,676	1892	....	....	1975	89,493,569	272
Group										419,194,209	
273. Guarantee Reserve Life Ins. Co. (Ind.) (5231) 530 River Oakes West Calumet City, IL 60409	39,128,213	34,304,279	1,100,000	3,723,934	635,431	1945	....	....	1980	15,406,347	273
Group										154,137	
274. Guarantee Security Life Insurance Co. (5307) P.O. Box 17870 Jacksonville, FL 32216	39,514,343	35,595,592	1,500,000	2,418,751	155,004	1970	....	....	1980	9,689,000	274
Credit										95,466,000	
275. Guarantee Trust Life Insurance Company (6125) 2537 West Montrose Avenue Chicago, IL 60618	104,167,034	87,396,142	....	16,770,892	748,623	1936	....	....	1982	204,415,916	275
Group										45,000	
Credit										19,260,595	
276. Guaranty Income Life Insurance Company (5237) 929 Government Street Baton Rouge, LA 70821	53,445,757	48,551,409	1,000,000	3,894,348	1,318,008	1926	500,000	....	1981	198,315,065	276
277. Guaranty Life Insurance Co. of Florida (5225)	(Company Merged	with "Security Life	Ins. Co. of	Georgia," 3-31-83)							
137 East Forsyth Street Jacksonville, FL 32201	9,781,396	5,979,683	300,000	3,501,713	313,511	1936	....	....	1979	5,401,000	277
Industrial										44,832,000	
278. Guardian Ins. & Annuity Co. Inc. (Del.) (5262) 201 Park Avenue South New York, NY 10003	170,956,108	153,935,493	2,000,000	15,020,615	−68,700	1971	....	....	1979	....	278
Group										....	
279. Guardian Life Ins. Co. of America (6130) 201 Park Avenue South New York, NY 10003	2,225,080,284	2,081,795,217	....	143,285,067	18,108,989	1860	....	....	1979	469,526,701	279
Group										109,388,000	
280. Guardsman Life Insurance Co. (5306) P.O. Box 188 West Des Moines, IA 50265	96,109,303	78,982,951	1,100,000	16,026,352	350,936	1962	....	....	1982	69,908,955	280
Group										19,184,328	
281. Gulf Atlantic Life Insurance Company (Texas) (5246) P.O. Box 3892 San Francisco, CA 94119	44,169,220	36,775,301	1,500,000	5,893,919	2,697,885	1962	....	....	1981	5,708,230	281
Credit										1,083,753	
282. Gulf Life Group Insurance Company (5287) 1301 Gulf Life Drive, Suite 553 Jacksonville, FL 32207	50,807,385	10,334,034	1,500,000	38,973,351	192,818	1977	....	....	1981	....	282
Group										181,629,000	
Credit										9,776,000	
283. Gulf Life Insurance Company (5230) 1301 Gulf Life Drive Jacksonville, FL 32207	1,015,132,328	882,743,124	14,767,900	117,621,304	43,954,482	1911	33,750,000	....	1981	,592,368,186	283
Group										,535,881,271	
Industrial										300,790,009	
Credit										183,484,394	
284. Hamburg Intl. Reins. Co. (U.S. Life Branch) (5327) 3751 Maguire Boulevard, Suite 151 Orlando, FL 32803	2,537,335	1,553,351	500,000	483,984	−1,181,179	1965	....	....	1981	....	284
285. Hartford Life and Accident Ins. Co. (5276) Hartford Plaza Hartford, CT 06115	537,057,875	386,152,565	2,000,000	148,905,310	9,047,832	1967	....	....	1979	30,634,819	285
Group										185,431,305	

COMPANIES (Continued)

USINESS 1982													
IFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 2,802,301 454,000	$ −21,569,564 −68,000	$ 44,833,161 21,374,500	$ 117,330 110,000	$ 403,564 149,651	$ 325,461	$ 263,671	$ 427,455	$ 16,105,072	$ 18,445,964	$ 18,057,313	$ 18,905,399	$ 20,284,948	265
9,412,000 79,256,000	8,880,000 41,444,000	6,663,000 87,323,000	6,256 418,394	147,962 2,016,311	1,731,375	110,677	....	523,183	553,512	515,002	905,907	964,616	266
...... 632,234 6,134,401	362,906 4,415,376	7,984,794 7,973,102 4,178,557	16,149 25,289	168,470 107,037	59,059	41,832	....	8,482,450	7,800,000	8,400,000	9,200,000	9,900,000	267
7,529,000	......	7,529,000	......	770,372	......	......	......	......	......	......	......	1,564,030	268
......	1,942,928	25,159,203	61,764	349,375	......	......	14,417	26,054,419	26,495,660	31,190,522	35,766,018	38,302,577	269
157,827,738 15,764,000	36,495,199 7,863,750	337,356,093 23,146,750	1,090,336 116,500	3,599,853 139,162	2,661,126	2,588,574	109,654	73,120,617	38,266,847	47,150,852	64,624,798	67,836,409	270
(No Business	Written in Fla.)	......	......	......	......	......	......	15,228,588	20,394,431	20,919,142	20,736,287	19,747,630	271
31,938,515 69,070,413	15,674,169 8,673,554	105,757,915 479,591,068	332,896 1,068,534	1,616,109 1,187,404	2,580,840	1,815,481	110,106 373,397	20,415,092	56,075,160	25,020,138	21,283,898	39,503,515	272
2,061,633	1,262,141 −15,375	16,205,839 169,512	280,582	542,288 1,253	259,643	233,112	6,860	3,102,696	2,633,404	3,002,428	3,637,068	4,823,934	273
1,374,000 42,498,000	4,206,000 57,942,000	6,857,000 80,022,000	 617,159	30,314 1,084,744	463,830	251,956	9,234,193	1,943,624	2,942,819	2,675,527	2,670,511	3,918,751	274
70,688,367 23,771,202	59,712,075 5,000 22,447,283	215,392,208 40,000 20,584,514	204,115 10,000 138,437	921,671 624 328,159	3,832,308	2,152,004	12,694	7,705,811	11,705,862	14,264,420	15,745,717	16,770,892	275
249,387,450	53,303,008	394,399,507	1,531,000	974,122	......	......	54,696	3,718,410	4,664,109	3,581,597	4,393,926	4,894,348	276
5,030,000 50,677,000	4,891,000 53,933,000	5,540,000 41,576,000	58,983 430,743	151,767 1,774,315	1,227,915	306,146	....	2,829,098	2,885,305	3,160,338	3,470,005	3,801,713	277
....	....	....	....	....	....	....	1,648,227 53,670	6,240,056	6,623,290	7,287,109	17,535,924	17,020,615	278
87,249,412 36,542,000	56,634,515 47,937,000	500,141,598 97,993,000	4,341,702 776,208	9,913,254 686,728	9,581,190	7,784,785	2,219	108,365,255	118,764,980	124,892,481	128,745,245	143,285,067	279
67,021,000	38,353,955 −4,772,672	98,576,000 23,957,000	527,958	1,323,627 457	680	....	6,023	11,041,258	13,384,105	13,721,070	16,195,729	17,126,352	280
...... 1,749,091	1,086,820 1,520,472	4,621,410 1,312,372	37,833	50,816 29,175	16,183	5,829	....	4,794,092	4,837,970	4,644,371	5,818,976	7,393,919	281
(No Ordinary 54,929,000	Business Written) 16,805,000 448,000	...... 219,753,000 9,328,000	...... 416,200 14,862	...... 1,377,221 7,093	25,251,683	23,021,725	....	3,083,865	3,371,917	8,057,733	32,626,842	40,473,351	282
550,909,127 161,230,644 36,444,795	442,098,617 67,017,902 22,053,959 24,797,993	1,701,178,696 1,630,094,013 278,736,050 195,131,196	9,596,440 5,635,399 2,975,061 689,500	37,933,540 8,461,725 8,657,309 870,193	124,785,330	116,190,000	4,608,449	86,778,279	79,278,421	145,639,987	141,249,748	132,389,204	283
(No Business	Written in Fla.)	......	......	......	......	......	......	......	1,501,342	1,887,829	1,119,711	983,984	284
11,531,758 36,825,241	2,335,506 2,396,580	39,831,072 219,859,986	91,330 1,310,580	497,914 878,610	2,815,781	2,430,946	27,889	48,146,510	87,388,431	105,449,468	123,397,883	150,905,310	285

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY—	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
286. Hartford Life Ins. Co. (5240) Hartford Plaza Hartford, CT 06115	$ 1,099,421,742	$ 1,032,618,504	$ 1,100,000	$ 65,703,237	$ 9,971,525	1902	....	....	1979	$ 95,093,853	286
Group	....	....	....	....	....	....	....	....	....	99,988,968	
287. Hartford Variable Annuity Life Ins. Co. (5312) Hartford Plaza Hartford, CT 06115	475,555,140	470,392,370	2,000,000	3,162,770	−1,287,302	1968	....	....	1980	642,270	287
Group	....	....	....	....	....	....	....	....	....	....	
288. Harvest Life Insurance Company (Ohio) (5720) 4805 Sand Lake Road Orlando, FL 32809	14,896,589	10,931,499	1,099,818	2,865,272	1,539,215	1972	....	....	1980	....	288
289. Heritage Life Insurance Company (Ariz.) (5272) 10880 Wilshire Blvd. Los Angeles, CA 90024	31,568,495	21,228,580	1,600,000	8,739,915	1,437,580	1957	1,500,000	....	1980	....	289
Credit	....	....	....	....	....	....	....	....	....	24,455,238	
290. Holiday Life Insurance Company (Neb.) (5285) 3141 Hood Street Dallas, TX 75219	24,294,798	18,374,593	1,200,000	4,720,205	630,788	1963	....	....	1980	3,300	290
291. Home Life Financial Assurance Corp. (5404) 2400 West Bay Drive Largo, FL 33540	35,264,662	23,941,541	2,000,000	9,323,121	538,088	1964	....	....	1980	101,074,000	291
292. Home Life Insurance Company (6140) 253 Broadway New York, NY 10007	2,077,561,270	1,928,715,825	....	148,845,445	6,030,289	1860	....	....	1981	791,667,316	292
Group	....	....	....	....	....	....	....	....	....	269,048,860	
293. Home Owners Life Insurance Company (5266) 307 North Michigan Avenue Chicago, IL 60601	62,042,861	54,508,085	2,000,000	5,534,778	243,327	1962	850,000	....	1980	50,360	293
294. Home Security Life Insurance Company (5244) 505 West Chapel Hill St. Durham, NC 27702	237,136,525	204,631,274	4,462,900	28,042,351	7,413,666	1916	4,810,000	....	1979	2,887,777	294
Group	....	....	....	....	....	....	....	....	....	83,350,601	
Industrial	....	....	....	....	....	....	....	....	....	47,755	
295. Homesteaders Life Company (5267) Post Office Box 1756 Des Moines, IA 50306	38,328,979	35,409,473	....	2,919,506	147,029	1906	....	....	1981	350,785	295
296. Horace Mann Life Insurance Company (5243) 1 Horace Mann Plaza Springfield, IL 62715	667,407,300	619,704,167	1,500,000	46,203,133	4,561,753	1949	....	....	1979	48,624,082	296
Group	....	....	....	....	....	....	....	....	....	52,037,541	
297. Hudson Life Reassurance Corporation (5255) 85 Cocoanut Avenue Sarasota, FL 33577	22,858,073	3,888,637	1,900,000	17,069,436	22,360	1981	....	....	1981	....	297
298. IDS Life Insurance Company (5291) IDS Tower Minneapolis, MN 55402	2,652,192,168	2,549,780,068	1,100,000	101,312,100	23,351,669	1957	5,000,000	....	1981	209,845,319	298
Group	....	....	....	....	....	....	....	....	....	4,339,750	
299. INA Life Insurance Company (5258) 4050 Wilshire Boulevard Los Angeles, CA 90010	1,164,890,841	1,119,204,754	1,507,000	44,179,087	−4,309,286	1928	....	....	1982	115,390,000	299
300. ITT Life Insurance Corporation (Wisc.) (5277) 600 South County Road 18 Minneapolis, MN 55426	254,416,334	156,143,765	2,000,000	96,272,569	1,269,793	1965	....	....	1980	385,181,000	300
Credit	....	....	....	....	....	....	....	....	....	41,135,000	
301. ITT Lyndon Life Insurance Company (5296) 12555 Manchester Road St. Louis, MO 63131	50,771,762	38,952,235	1,100,000	10,719,527	3,758,317	1978	....	....	1979	....	301
Credit	....	....	....	....	....	....	....	....	....	....	
302. Illinois Mutual Life and Casualty Co. (6143) 300 SW Adams Street Peoria, IL 61602	130,086,750	116,529,051	....	13,557,699	364,796	1912	....	....	1980	74,977,397	302
Group	....	....	....	....	....	....	....	....	....	4,613,561	
303. Independent Liberty Life Ins. Co. (5286) 126 Ottawa Ave., N.W. Grand Rapids, MI 49503	25,265,670	22,823,880	1,003,320	1,438,470	−830,561	1906	....	....	1981	22,684,014	303
Group	....	....	....	....	....	....	....	....	....	107,836,000	
Credit	....	....	....	....	....	....	....	....	....	39,140	
304. Independent Life & Accident Insurance Co. (5250) One Independent Square Jacksonville, FL 32276	758,386,764	627,745,925	2,000,000	128,640,839	11,334,460	1920	13,900,000	1,000,000	1980	929,929,212	304
Group	....	....	....	....	....	....	....	....	....	289,489,510	
Industrial	....	....	....	....	....	....	....	....	....	565,158,318	
Credit	....	....	....	....	....	....	....	....	....	2,563,832	
305. Indianapolis Life Insurance Company (6145) 2960 North Meridian St. Indianapolis, IN 46208	673,609,345	609,117,333	....	64,492,011	5,782,680	1905	....	....	1981	332,480,188	305
Group	....	....	....	....	....	....	....	....	....	....	
306. Indianapolis Life Pension & Insurance Co. (5336) Post Office Box 1230-B Indianapolis, IN 46206	3,799,189	290,018	1,100,000	2,409,170	200,863	1981	....	....	1981	....	306
307. Individual Assur. Co. Life Hlth. & Accid. (5263) 1002 Walnut Street Kansas City, MO 64106	11,745,542	6,250,821	1,000,000	4,494,721	708,274	1974	300,000	....	1980	....	307

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 7,070,679 41,821,596	$ 24,182,589 847,980	$ 77,981,943 140,962,584	$ 480,078 646,980	$ 1,237,166 527,044	$ 2,852,397	$ 2,967,291	$ 106,951 2,203,243	$ 38,539,544	$ 42,218,210	$ 46,293,737	$ 53,783,706	$ 66,803,237	286
....	173,986	468,284	5,127	4,844	....	....	86,732 34,633	5,431,423	5,270,577	6,926,317	6,411,160	5,162,770	287
853,460	137,670	715,790	......	10,491	5,744	525	1,200	......	......	......	2,458,947	3,965,090	288
(No Ordinary 3,890,257	Business Written) 7,251,503	 21,093,992	 65,902	 95,027	95,124	42,801	....	6,822,339	8,756,817	10,229,011	10,284,020	10,339,915	289
......	......	3,300	......	265	62,227	64,971	......	4,738,819	4,963,330	5,216,218	5,274,630	5,920,205	290
80,368,000	79,479,000	101,963,000	306,609	1,247,099	7,976,030	4,623,139	1,043,075	2,197,609	2,438,569	2,518,609	3,548,053	11,323,121	291
152,912,446 10,871,468	136,381,395 51,671,332	808,198,367 228,248,996	3,024,480 389,500	14,539,105 901,219	5,780,180	4,727,639	19,294 1,117,070	119,094,146	125,170,501	141,073,458	157,993,432	148,845,445	292
......	2,320	48,040	......	772	......	......	......	6,321,993	6,265,011	6,585,732	7,521,438	7,534,776	293
292,500 10,020,500	166,234 26,407,900 3,311	3,014,043 66,963,201 44,444	8,874 57,500 603	34,701 257,133 971	3,444,260	3,920,063	1,500	34,758,817	32,412,239	36,501,940	32,849,172	32,505,251	294
73;237	−8,403	432,425	8,948	17,082	......	......	......	......	......	......	2,814,049	2,919,506	295
15,021,489 2,530,542	11,981,402 −2,919,579	- 51,664,169 57,487,662	96,714 62,000	637,955 82,229	1,356,482	1,159,768	439,072 651,063	27,245,172	34,071,517	37,856,886	44,221,132	47,703,133	296
(Company Writes	Reinsurance Only)	......	......	......	......	......	......	......	......	......	18,173,970	18,969,436	297
46,456,898 1,038,000	28,888,998 831,250	227,413,219 4,546,500	365,443 197,284	2,099,805 68,499	217,263	93,980	17,739,772 2,612	39,043,222	50,664,311	68,905,242	81,427,887	102,412,100	298
38,018,000	41,856,000	111,552,000	203,723	1,406,185	76,477	182,102	288,934	44,763,956	48,934,012	44,889,426	50,571,355	45,686,087	299
172,435,000 807,000	142,898,000 26,512,000	414,718,000 15,230,000	988,595 239,918	5,207,999 −245,560	423,773	635,741	3,630,828	32,720,005	6,559,747	71,953,168	80,653,249	98,272,569	300
(No Ordinary 46,866,000	Business Written) 11,964,000	 34,902,000	 45,782	 1,396,512	1,291,827	16,965	....	....	....	....	5,632,682	11,819,527	301
53,837,402 80,000	16,433,193 659,817	112,381,606 4,033,744	221,298 50,000	782,943 34,925	6,312,755	5,506,448	....	13,882,484	15,292,915	15,635,107	14,762,775	13,557,699	302
203,000	5,669,135 36,458,000 27,876	17,217,879 71,378,000 11,264	....	320,819 694,897	6,770,199	6,726,424	....	....	....	....	579,299	2,441,790	303
492,870,567 36,352,000	362,745,109 10,168,400 39,967,218 2,563,832	1,060,054,670 315,673,110 525,191,100	4,196,621 1,663,900 8,761,067 1,981	20,372,144 2,627,052 23,396,927 5,448	40,377,781	28,260,195	3,669,186	136,915,387	144,933,706	150,620,742	150,525,017	130,640,839	304
56,542,478	65,168,940	323,853,726	4,717,266	5,148,178 2,156	293,066	170,633	13,998	42,759,267	45,710,605	52,460,291	59,889,054	64,492,011	305
330,569	......	330,569	......	9,318	......	......	10,300	......	......	......	3,308,729	3,509,170	306
67,000	......	67,000	......	150	......	......	......	4,091,446	5,684,752	5,039,269	5,088,527	5,494,721	307

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
308. Industrial Casualty Insurance Company (6146) 137 North Oak Park Avenue Oak Park, IL 60301	$ 22,628,661	$ 12,541,874	$	$ 10,086,787	$ 502,024	1927	$	$	1978	$ 250,926	308
Industrial										1,750	
309. Industrial Life Insurance Company (5253) Post Office 220998 Dallas, TX 75222	31,672,329	25,334,146	1,000,000	5,338,183	1,179,665	1945	600,000	50,000	1980	792,577	309
Credit										5,986,170	
310. Integon Life Insurance Corporation (5281) 420 North Spruce Street Winston-Salem, NC 27102	384,109,757	341,929,697	6,356,250	35,823,810	−5,111,414	1920			1980	476,226,150	310
Group										412,538,777	
Credit										34,192,717	
311. Integrity Life Insurance Company (5332) 1421 East Thomas Road Phoenix, AZ 85014	16,913,152	9,279,811	1,500,000	6,133,341	294,778	1966			1980		311
Credit											
312. Integrity National Life Inc. Co. (Pa.) (5305) P.O. Box 32350 Louisville, KY 40232	17,648,345	13,892,912	1,100,000	2,655,433	470,884	1903	220,000		1981		312
313. Intercontinental Life Insurance Company (5275) 40 Parker Road Elizabeth, NJ 07208	46,679,443	41,485,367	1,500,400	3,693,676	590,058	1965			1978	105,428,084	313
314. Inter-Ocean Insurance Company (Ind.) (5260) Post Office Box 145497 Cincinnati, OH 45214	160,725,846	125,518,071	2,000,000	33,207,775	11,151,766	1907	1,500,000		1979	22,905,102	314
Group										8,804,203	
315. Inter-State Assurance Co. A Mutual Co. (6148) Post Office Box 1907 Des Moines, IA 50306	69,081,281	65,237,175		3,844,105	887,869	1908			1979	24,671,381	315
316. Investors Guaranty Life Ins. Co. (Calif.) (5265) 3003 77th Avenue SE Mercer Island, WA 98040	41,253,651	31,972,307	1,106,304	8,175,040	1,494,918	1963			1980	83,552,166	316
Group										8,972,979	
317. Investors Heritage Life Ins. Co. (5256) P.O. Box 717 Frankfort, KY 40602	67,338,507	58,077,999	1,000,000	8,260,508	616,086	1961	410,590		1981		317
Credit											
318. Investors Life of Florida Insurance Co. (5322) 400 North New York Avenue, Suite 106 Winter Park, FL 32789	1,249,558	420,490	500,000	329,068	−149,389	1972			1980	8,511,000	318
Credit										123,874,000	
319. Investors Life Insurance Co. of Nebraska (5292) One Midland Plaza Sioux Falls, SD 57101	40,509,786	31,933,097	1,000,000	7,576,689	2,004,689	1961			1980	2,218,564	319
Group										7,758,273	
320. Investors Life Ins. Co. of North America (5309) 1600 Arch Street Philadelphia, PA 19101	718,585,069	697,430,344	1,000,000	20,154,725	−7,269,179	1963			1982	4,224,000	320
Group											
321. Investors National Life Insurance Co. (5273) Post Office Box 904 Columbia, SC 29202	4,279,216	1,865,164	800,000	1,614,052	35,713	1938	50,000		1979		321
Credit											
322. J C Penney Life Insurance Company (Vt.) (5282) Post Office Box 179 Dallas, TX 75221	238,200,772	165,207,182	2,000,000	70,993,590	5,951,436	1906	40,000,000		1978	96,978,000	322
323. Jackson National Life Insurance Company (5271) P.O. Box 24068 Lansing, MI 48909	407,417,378	368,729,303	4,697,893	33,990,182	8,251,590	1961		1,859,445	1979	123,783,612	323
324. Jefferson National Life Ins. Co. (5279) One Virginia Avenue Indianapolis, IN 46204	218,280,312	197,570,617	1,325,223	19,384,472	162,711	1939	967,346		1981	126,442,560	324
Group											
325. Jefferson-Pilot Life Insurance Company (5737) P.O. Box 21008 Greensboro, NC 27420	5,462,845	285,054	1,200,000	3,977,790	366,783	1981			1981		325
326. Jefferson-Pilot Pension Life Ins. Co. (5815) P.O. Box 21008 Greensboro, NC 27420	141,851,563	137,027,321	1,200,000	3,624,242	467,669	1962			1981		326
327. Jefferson Standard Life Insurance Co. (5280) Jefferson Square Greensboro, NC 27420	1,568,724,941	1,255,590,152	25,000,000	288,134,789	40,627,241	1907	35,032,144		1981	296,090,395	327
328. John Alden Life Insurance Co. (Minn.) (5283) Post Office Box 520270 Miami, FL 33152	982,581,617	919,379,724	2,600,000	60,701,893	27,982,563	1974			1982	3,414,181	328
Group										46,303,860	
Credit										43,512,913	
329. John Deere Life Insurance Company (5795) 110 North East Street Jacksonville, IL 62651	113,965,988	104,611,849	2,000,000	7,354,139	303,354	1937			1978		329
330. John Hancock Mutual Life Ins. Co. (6150) P.O. Box 111 Boston, MA 02117	21,710,493,944	20,707,742,394		1,002,751,550	136,309,345	1862			1979	2,087,576,000	330
Group										1,416,485,000	
Industrial										6,427,000	
Credit										67,998,000	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31. 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$	$ 220,980 ...	$ 29,946 1,750	$ 1,290 500	$ 3,217 533	$ 4,300 ...	$ 4,837 ...	$	$ 6,660,797 ...	$ 7,443,067 ...	$ 8,504,637 ...	$ 22,302,957 ...	$ 10,086,787 ...	308
... 3,933,597	452,659 3,348,146	339,918 6,571,621	19,880 14,717	3,279 94,376	433,225 ...	189,958 ...	... ...	3,485,932 ...	4,205,644 ...	5,274,937 ...	6,105,448 ...	6,338,183 ...	309
313,090,541 3,524,313 35,849,565	119,134,871 72,829,841 39,128,918	670,181,820 343,233,249 30,913,364	1,808,496 945,341 202,713	5,350,129 1,559,482 495,004	23,908,590	33,609,132	364,785	22,491,748	25,291,247	28,639,739	36,699,354	42,180,060	310
(No Ordinary 76,000	Business Written) 7,000	... 69,000	... ...	... 1,433	1,422 ...	... ...	... ...	... ...	... ...	7,117,379 ...	6,909,255 ...	7,633,341 ...	311
(No Business	Written in Fla.)	...	...	...	...	...	...	...	3,209,486	3,389,421	3,474,674	3,755,433	312
66,886,391	44,879,242	127,435,233	116,176	908,258	2,675,361	1,622,321	43,505	4,015,533	3,909,539	4,380,369	4,835,638	5,194,076	313
14,499,519 ...	4,984,976 −701,946	32,419,645 9,506,149	54,064 ...	441,459 ...	248,593 ...	178,168 ...	6,412 ...	10,533,276 ...	11,887,320 ...	17,244,781 ...	24,997,207 ...	35,207,775 ...	314
47,757,411	8,024,165	64,404,607	...	516,895	...	...	...	...	3,171,134	3,353,325	3,249,664	3,844,105	315
44,089,241 ...	22,693,069 −232,844	104,948,338 9,205,823	96,280 ...	790,862 ...	676 ...	... ...	60 ...	4,921,202 ...	6,535,571 ...	7,903,213 ...	8,712,740 ...	9,281,344 ...	316
448,000 282,000	232,000 35,000	216,000 247,000	... ...	22,551 15,088	22,422 ...	... ...	186 ...	... ...	8,400,881 ...	9,248,966 ...	8,835,486 ...	9,260,508 ...	317
... 77,950,000	747,000 42,967,000	7,764,000 158,857,000	30,268 435,340	108,197 1,569,502	348,545 ...	138,546 ...	... ...	771,251 ...	1,011,225 ...	1,026,062 ...	979,242 ...	829,068 ...	318
113,131 154,513	−432,996 ...	2,764,691 7,912,786	20,879 ...	29,319 ...	... ...	... ...	92,716 ...	3,271,866 ...	2,842,768 ...	5,544,168 ...	6,676,862 ...	8,576,689 ...	319
38,617,000 ...	−7,930,000 ...	50,771,000 ...	... ...	421,200 ...	... ...	... ...	[illegible],140 97,663	14,758,715 ...	16,974,891 ...	17,497,833 ...	21,414,310 ...	21,154,725 ...	320
(No Ordinary 2,192,999	Business Written) 754,779	... 1,438,220	... 246	... 34,697	6,405 ...	647 ...	... ...	... ...	2,022,720 ...	2,324,001 ...	2,390,389 ...	2,414,052 ...	321
35,324,000	39,533,000	94,769,000	494,565	2,579,289	3,262,266	1,354,388	58,934	60,116,888	67,880,049	72,831,582	66,701,084	72,993,590	322
146,255,829	44,805,178	225,234,263	642,817	1,031,367	...	...	5,917,534	2,587,134	3,299,924	5,516,404	10,499,407	38,688,075	323
57,475,475 ...	26,627,022 ...	157,291,013 ...	255,234 18,000	1,829,792 277	57,885 ...	119,773 ...	248,400 62,140	12,621,479 ...	16,223,573 ...	18,860,594 ...	21,492,15[illegible] ...	20,709,695 ...	324
...	...	...	...	...	...	...	...	(Company	Admitted to Fla.	9-14-82)	...	5,177,790	325
...	...	...	...	...	...	...	...	(Company	Admitted to Fla.	12-27-82)	...	4,824,242	326
63,607,227	44,488,479	315,209,143	1,973,570	5,117,097	...	...	657,408	269,061,357	276,579,717	280,223,851	292,453,479	313,134,789	327
... ... 42,562,141	1,510,980 11,987,230 39,201,974	1,903,201 34,316,430 46,873,080	17,380 64,250 230,572	30,254 323,556 745,894	6,405,015	5,439,129	12,787,867	17,294,152	30,225,370	31,528,441	35,439,990	63,301,893	328
...	...	...	...	...	...	...	...	(Company	Admitted to Fla.	1-1-83)	...	9,354,139	329
394,077,000 100,380,000 ... −286,000	359,772,000 −13,000,000 816,000 20,957,000	2,121,881,000 1,529,865,000 5,611,000 48,755,000	12,727,844 3,604,537 139,037 126,252	37,083,445 4,795,493 129,913 252,559	22,780,034	22,974,085	3,006,536 35,777,903	629,417,837	743,182,943	799,848,753	904,135,524	1,002,751,550	330

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY—	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
331. John Hancock Variable Life Ins. Co. (5326) Post Office Box 717 Boston, MA 02117	$ 150,679,335	$ 29,756,980	$ 2,000,000	$ 118,922,355	$ 23,802,539	1979	$	$	1979	$ 22,538,737	331
332. Kansas City Life & Annuity Company (5667) Post Office Box 139 Kansas City, MO 64141	116,883,878	114,761,329	1,500,000	622,549	−2,072,488	1981			1981		332
333. Kansas City Life Insurance Company (5290) 3520 Broadway Kansas City, MO 64141	821,810,874	758,596,632	23,120,850	40,093,393	14,044,350	1895	6,584,143		1981	100,033,580	333
Group										1,050,000	
334. Kemper Investors Life Insurance Co. (5334) 120 South La Salle Street Chicago, IL 60603	1,667,808,421	1,641,039,925	1,500,000	25,268,496	10,950,907	1979			1980	5,539,000	334
Group											
335. Kennesaw Life and Accident Ins. Co. (5293) 1447 Peachtree Street NE Atlanta, GA 30309	46,396,644	41,622,947	1,000,000	3,773,696	−2,182,958	1955			1978	63,322,379	335
Group										42,881,147	
Credit										11,399,857	
336. Kentucky Central Life Ins. Co. (5295) Kincaid Towers Lexington, KY 40508	396,508,702	348,987,987	5,755,307	41,765,408	1,864,436	1902	2,619,628		1981	123,672,767	336
Group										31,409,504	
Industrial										225,400	
Credit										2,443,058	
337. Kentucky Home Mutual Life Ins. Co. (6160) Fifth and Jefferson St. Louisville, KY 40202	37,198,808	31,394,150		5,804,658	239,356	1932			1980	6,225,991	337
338. Keystone Provident Life Ins. Co. (R.I.) (5294) 99 High Street Boston, MA 02110	556,626,477	543,535,334	1,507,500	11,583,643	−8,237,941	1962			1982	134,403,413	338
Group										8,283,555	
339. Knickerbocker Life Insurance Company (5304) Austin Natl. Bank Tower, Suite 1900 Austin, TX 78701	4,628,912	2,970,893	1,103,640	554,378	27,298	1919			1980	430,111	339
340. Lafayette Life Insurance Company (6165) 1905 Teal Road Lafayette, IN 47903	242,574,351	223,310,451		19,263,900	1,372,048	1905			1979	128,527,219	340
Group										29,565,297	
341. Lamar Life Ins. Co. (5298) 317 East Capitol Street Jackson, MS 39201	254,298,528	216,881,778	1,555,924	35,860,826	6,552,941	1906	1,662,903		1980	44,117,096	341
Group										1,969,874	
342. Latin American Insurance Co., Inc. (5686) 198 NW 37th Second Floor Miami, FL 33125	1,725,654	370,562	500,000	855,092	−108,532	1982			1982		342
343. Laymen Life Insurance Co. (5314) Post Office Box 820 Anderson, IN 46015	23,154,482	21,312,596	603,783	1,238,103	118,933	1957			1981	1,965,046	343
344. Liberty Life Assurance Company of Boston (5299) 175 Berkeley Boston, MA 02117	277,879,980	246,388,915	1,100,000	30,391,065	4,332,416	1964	400,000		1980	54,771,176	344
Group										47,344,000	
345. Liberty Life Ins. Co. (5300) P.O. Box 789 Greenville, SC 29602	583,889,270	487,462,536	9,920,000	86,506,734	15,312,124	1906	9,000,000		1980	257,567,269	345
Group										146,043,641	
Industrial											
Credit										4,251,224	
346. Liberty National Life Insurance Company (5310) 301 South 20th Street Birmingham, AL 35202	1,752,604,693	1,507,027,134	43,060,708	202,516,851	25,431,911	1929	6,000,000		1979	1,266,961,108	346
Group										22,771,000	
Industrial										170,247,684	
347. Life of America Ins. Cpn. of Boston (5313) 200 Pleasant Street Malden, MA 02148	12,176,629	10,129,734	1,000,000	1,046,895	291,861	1963			1979	3,218,175	347
348. Life Assurance Company of Pennsylvania (5318) 222 North Michigan Avenue Chicago, IL 60601	45,641,988	40,737,840	1,171,237	3,732,911	750,221	1957			1981	7,661,477	348
Group											
Credit											
349. Life and Casualty Ins. Co. of Tennessee (5319) American General Center—2035 Nashville, TN 37250	1,113,614,762	1,000,774,305	22,680,000	90,160,457	10,549,068	1968	20,000,000		1981	346,297,000	349
Group										37,295,000	
Industrial										21,578,600	
350. Life Insurance Company of Alabama (5321) Broad at Third Gadsden, AL 35902	40,114,800	37,038,190	1,128,037	1,948,573	17,430	1952	83,883		1979	15,335,000	350
Group											
Credit										54,487,000	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
62,605,167	$ 112,108	$ 85,031,796	$ 5,037	$ 924,297	$	$	$	$	$ 4,118,381	$ 8,407,190	$ 22,058,444	$ 120,922,355	331
....	....	....	....	....	....	....	....	(Company	Admitted to Fla.,	7-28-82)	....	2,122,549	332
32,659,157 1,785,000	28,702,546 270,000	103,990,191 2,565,000	990,068 40,000	2,039,657 12,250	72,385	21,523	25,471	76,211,509	748,808,819	64,359,701	69,938,626	63,214,243	333
61,000	1,338,000	4,262,000	....	41,417	339	....	27,823,264 37,974	....	4,411,492	18,730,237	18,730,237	26,768,496	334
3,237,284 25,627,985 4,312,730	10,324,994 50,072,427 8,766,079	56,234,669 18,436,705 6,946,506	394,038 52,650 65,656	741,959 223,529 94,445	3,348,038	3,499,943	7,522	3,656,466	5,892,080	5,905,038	6,315,242	4,773,696	335
144,938,081 2,794,193	21,394,366 −493,773 41,340 2,732,654	247,216,482 31,903,277 184,060 2,504,597	208,792 .... 808 5,960	1,321,097 27,273 9,379 47,842	167,960	284,774	84,985	40,395,611	46,466,781	48,455,676	46,913,264	47,520,715	336
916,292	246,029	6,896,254	91,317	113,353	26	....	367	4,103,932	4,684,732	5,219,077	5,857,571	5,604,658	337
131,046,043 252,502	25,215,742	240,233,714 8,536,057	571,685	74,337,836	....	....	66,603	7,015,390	6,274,779	9,613,903	10,445,036	13,091,143	338
66,704	38,335	458,480	....	6,728	219	....	57	1,711,180	1,617,251	1,638,588	1,786,830	1,658,018	339
23,601,200 5,168,695	32,705,665 −1,658,193	119,422,754 36,392,185	137,721 33,000	2,375,125 2,491	39,506	15,962	135,421	19,419,853	17,357,513	18,414,368	18,251,239	19,263,900	340
13,984,606 305,000	6,187,319 −5,126	51,914,383 2,280,000	178,392 12,000	903,213 19,686	379,450	269,616	189,954	30,468,807	29,478,717	31,810,778	33,940,885	37,416,750	341
....	....	....	....	....	....	....	....	(Company	Licensed, 9-7-82)	....	....	1,355,092	342
3,052,309	−302,226	5,319,581	21,813	135,465	10,436	7,349	267	....	....	1,873,421	1,651,122	1,841,886	343
14,774,504 28,390,000	3,972,620 12,300,000	65,573,060 53,434,000	89,101 254,750	771,990 351,327	3,401,336	4,437,361	194,714	15,599,919	19,687,257	24,241,049	26,444,471	31,491,065	344
8,618,546 29,708,613 2,101,434	61,922,971 28,333,099 4,787,053	204,262,844 147,419,155 1,565,605	768,340 350,546 10,199	1,911,814 667,041 3,246 7,528	4,628,457	2,985,995	8,407	52,625,209	60,684,029	62,009,226	57,040,115	96,426,734	345
486,222,449 7,286,000	418,100,110 604,000 21,312,618	1,335,083,447 29,453,000 148,935,066	3,602,032 45,000 2,918,003	20,712,393 197,266 6,541,002	12,854,548	7,057,377	1,375,519	238,430,626	252,212,248	188,779,568	235,144,651	245,577,559	346
164,610	214,454	3,168,331	43,013	107,823	....	....	....	2,169,437	1,745,991	1,902,946	2,061,009	2,046,895	347
739,904	2,193,773 −6,978,000	6,207,608 6,978,000	188,141 5,597	182,899	....	5,796	290,150	2,036,293	2,405,921	4,844,137	4,889,540	4,904,148	348
84,924,000 1,305,000	99,314,000 −2,058,000 1,360,932	331,907,000 40,658,000 20,217,668	1,611,944 377,573	5,524,371 41,694 277,799	1,486,043	892,200	714,394	79,759,423	110,816,016	99,647,609	112,112,920	112,840,457	349
427,000 36,834,000	169,000 29,259,000	15,593,000 62,062,000	178,319 516,583	200,293 7,542 898,487	451,921	322,002	51,674	2,609,072	2,813,564	2,932,952	3,184,220	3,076,610	350

LIFE INSURANCE

NAME AND LOCATION OF COMPANY		GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
											ORDINARY —	
		Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
351. Life Insurance Company of Cincinnati P.O. Box 14567 Cincinnati, OH 45214	(5317)	$ 34,270,492	$ 19,517,817	$ 2,500,000	$ 12,252,675	$ 2,948,920	1972	$	$	1979	$ 41,171,790	351
352. Life Insurance Company of Georgia Life of Georgia Tower Atlanta, GA 30365	(5320)	1,024,177,575	887,530,327	15,000,000	121,647,248	27,085,282	1892	11,200,000	....	1981	696,665,478	352
Group											105,592,089	
Industrial											175,799,971	
353. Life Insurance Company of North America 1600 Arch Street Philadelphia, PA 19101	(5335)	946,798,624	728,264,526	2,010,000	216,524,098	37,771,672	1957	10,975,000	....	[illegible]	267,136,000	353
Group											148,971,000	
354. Life Ins. Company of the Southwest Post Office Box 47421 Dallas, TX 75247	(5337)	180,471,864	157,573,705	2,000,000	20,898,159	6,173,767	1956	1,400,000	....	1980	8,495,320	354
Group											27,567,236	
355. Life Insurance Company of Virginia P.O. Box 27601 Richmond, VA 23261	(5340)	1,640,598,824	1,430,174,060	17,579,745	192,845,019	42,689,801	1871	26,158,661	....	1982	233,544,676	355
Group											73,504,953	
Industrial											5,295,837	
356. Life Investors Ins. Co. of America 4333 Edgewood Road NE Cedar Rapids, IA 52499	(5323)	511,375,803	448,575,469	1,503,031	61,297,303	13,227,983	1931	....	....	1979	31,618,000	356
Group											297,407,000	
Credit											116,608,000	
357. Life of Maryland, Inc. 901 N. Howard Street Baltimore, MD 21201	(5839)	4,017,136	72,993	2,000,000	1,944,142	−52,008	1981	....	....	1981	....	357
358. Life of Mid America Insurance Co. P.O. Box 1010 Dubuque, IA 52001	(5344)	15,115,032	12,216,400	1,200,000	1,698,632	−633,213	1959	....	....	1979	96,817	358
359. Lincoln American Life Insurance Company P.O. Box 3250 Memphis, TN 38103	(5341)	101,852,440	93,163,630	1,100,000	7,588,810	−980,772	1958	....	....	1981	18,677,000	359
Group											10,354,000	
360. Lincoln Income Life Insurance Company P.O. Box 32050 Louisville, KY 40232	(5315)	104,419,249	93,480,974	1,475,453	9,462,822	−376,623	1929	964,547	....	1979	9,705,256	360
361. Lincoln Liberty Life Insurance Company Post Office Box 82449 Lincoln, NB 68501	(5342)	271,825,807	240,303,916	2,475,722	29,046,168	8,632,164	1919	4,084,941	....	1979	160,816,109	361
362. Lincoln National Life Insurance Company 1300 South Clinton Street Fort Wayne, IN 46801	(5350)	4,914,285,247	4,576,984,497	25,000,000	312,300,750	101,287,349	1905	42,500,000	....	1980	777,318,356	362
Group											324,706,937	
Credit											....	
363. Lincoln National Pension Insurance Co. 1300 South Clinton Street Fort Wayne, IN 46801	(5329)	1,032,103,504	955,772,873	2,000,000	74,330,631	21,972,770	1978	....	....	1980	....	363
364. Lomas Financial Security Ins. Company	(5331)	(Name Changed	from "Lakeland	Assurance, Inc.,"	7-12-82)							
234 North Central Avenue Phoenix, AZ 85004		16,377,226	9,221,025	1,500,000	5,656,201	785,136	1968	....	....	1980	....	364
Group											....	
365. Lone Star Life Insurance Company P.O. Box 35047 Dallas, TX 75235	(5343)	160,970,492	134,396,805	1,566,000	25,007,687	−1,096,093	1952	....	....	1981	80,697,584	365
Group											6,466,750	
366. Loyal American Life Insurance Co. P.O. Box 6407 Mobile, AL 36606	(5345)	85,998,014	72,619,528	1,500,000	11,878,486	4,093,570	1955	1,725,000	....	1981	2,665,676	366
Group											1,850,616	
Credit											7,081,583	
367. Loyalty Life Insurance Company P.O. Box 5075 Southfield, MI 48037	(5324)	82,939,555	61,686,775	2,000,000	19,252,780	2,126,538	1979	940,726	....	1979	49,920,030	367
Group											45,350,537	
Credit											1,440,120	
368. Lutheran Mutual Life Insurance Company 201 First Street Southeast Waverly, IA 50677	(6166)	785,699,982	738,726,353	....	46,973,628	4,304,082	1879	....	....	1978	24,935,746	368
369. MBL Life Assurance Corporation (Ohio) P.O. Box 520 Newark, NJ 07101	(5339)	41,195,496	33,521,254	1,710,000	5,964,242	−3,786,843	1973	....	....	1980	26,455,000	369
370. MGIC Life Insurance Corporation (Ill.) 250 Kilbourn Avenue Milwaukee, WI 53201	(5320)	46,756,379	43,003,745	1,210,000	2,542,634	−3,132,635	1953	....	....	1979	....	370
371. MIC Life Insurance Corporation (Del.) 3044 West Grand Blvd. Detroit, MI 48202	(5311)	57,167,511	47,661,004	1,500,000	8,006,506	2,053,773	1975	....	....	1977	....	371
Credit											51,993,822	
372. MML Bay State Life Insurance Co. (Mo.) 1295 State Street Springfield, MA 01111	(5639)	14,820,211	6,957,130	2,000,200	5,862,880	422,248	1894	....	....	1981	428,760	372
Group											....	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 29,116,259	$ 10,091,824	$ 60,196,225	$	$ 249,246	$ 5,154	$	$ 76,725	$ 2,936,356	$ 2,919,379	$ 11,836,972	$ 11,826,235	$ 14,752,675	351
256,160,871 26,037,997	197,343,485 3,494,172 13,346,542	755,482,864 128,135,914 162,453,429	3,003,025 309,850 1,794,237	12,408,445 614,438 4,914,828	9,686,555	6,535,847	2,165,962 30,251	118,135,874	127,506,920	106,915,536	119,640,514	136,647,248	352
63,000 57,961,000	33,661,000 −50,475,000	233,538,000 257,407,000	1,606,349 1,688,357	2,935,458 2,176,838	3,525,621	10,129,321	15,913,842 96,829	136,620,258	172,433,254	178,122,304	203,774,575	218,534,098	353
841,803	2,360,295 −658,438	6,976,828 28,225,674	 326,000	1,359,506 136,308	771,194	683,616	1,700	10,520,290	12,834,664	14,855,016	18,818,779	22,898,159	354
89,793,501 3,825,000	61,516,498 10,486,500 −543,992	261,821,679 66,843,453 5,839,829	1,311,445 50,409 45,021	3,966,973 187,611 65,000	2,922,610	2,720,405	827,668 393,000	135,597,146	165,669,880	186,705,288	195,678,134	210,424,764	355
7,615,000 21,372,000 70,000	8,374,000 195,050,000 50,834,000	30,859,000 123,729,000 65,844,000	260,490 293,921 263,341	367,528 666,055 −104,381	875,356	618,164	9,304	23,559,495	35,898,465	42,316,926	49,865,805	62,800,334	356
....	....	....	....	....	....	....	....	(Company	Admitted to Fla.	2-22-83)	....	3,944,142	357
1,479,767	−158,178	1,734,762	....	11,084	....	....	....	....	3,940,910	3,668,445	2,714,384	2,898,632	358
3,736,000	4,624,000 489,000	17,789,000 9,865,000	82,296 5,000	239,224	8,983	4,829	29,385	8,039,119	8,250,615	9,016,048	10,153,731	8,688,810	359
13,019,000	11,735,573	10,988,683	1,632	109,925	16,112	....	4,349	11,145,590	12,197,272	12,332,517	12,093,875	10,938,275	360
4,600,000	33,574,554	131,841,555	321,758	2,121,037	....	....	16,054	11,556,103	26,591,551	24,012,461	26,729,985	31,521,890	361
125,421,658 266,616,274	199,969,079 120,894,429	702,770,935 470,428,782	4,569,296 1,444,128 239,882	10,430,860 1,685,718	21,301,840	19,229,645	310,187 −32,208	287,215,340	266,179,467	305,494,774	270,922,999	337,300,750	362
....	....	....	....	....	....	....	91,366	....	....	69,664,665	77,742,733	76,330,631	363
(No Ordinary	Business Written) −8,038,000	 8,038,000	 34,406	 15,711	15,727	−12,848	....	....	....	....	6,371,816	7,156,201	364
104,308,206 16,760,625	46,279,716 −10,032,750	136,726,074 33,260,125	131,365 120,000	438,663 197,211	4,634,909	3,275,248	73,611	16,201,364	20,376,390	25,523,573	30,172,241	26,573,687	365
121,000 2,011,779	399,970 70,134 117,649	2,386,706 3,792,261 6,963,934	33,827 15,634 13,419	40,531 12,413 19,502	2,214	3,978	....	7,832,195	7,193,685	7,881,359	9,943,467	13,378,466	366
9,906,868 5,107,500	10,617,482 −2,531,047	49,211,436 52,989,084 1,440,120	580,000 160,434 5,281	535,773 327,892 7,662	2,434	....	159,149	....	....	18,631,828	21,090,828	21,252,780	367
649,442	−748,313	26,333,501	101,719	396,471	7,353	4,164	11,047	32,273,784	35,821,388	40,565,253	42,785,643	46,973,626	368
70,961,500	12,025,000	85,391,500	....	224,592	....	....	....	3,172,084	2,856,101	3,562,533	4,735,760	7,674,242	369
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	6,912,946	3,752,634	370
(No Ordinary 17,831,116	Business Written) 33,678,872	 36,146,066	 298,267	 350,334	51,294	86,172	....	4,391,639	4,626,469	5,767,061	7,212,584	9,506,506	371
....	16,864	409,896	998	8,564 122	122	779	....	1,249,269	1,705,785	2,154,061	2,233,920	7,863,080	372

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
373. MML Pension Insurance Company (Del.) (5338) 1295 State Street Springfield, MA 01111	$ 44,534,829	$ 38,792,782	$ 1,500,015	$ 4,242,032	$ −6,811,583	1971	$	$	1982	$	373
374. Mony Life Insurance Company of America (Ariz.) (5673) 1740 Broadway New York, NY 10019	22,973,118	8,062,672	2,000,000	12,910,446	−1,065,552	1969			1980		374
375. Mony Pension Insurance Corporation (Del.) (5668) 1740 Broadway New York, NY 10019	187,717,451	146,928,170	2,000,000	18,789,280	71,044	1981			1981		375
376. MacCabees Mutual Life Ins. Co. (6187) 25800 Northwest Highway Southfield, MI 48075	479,082,810	465,280,750		13,802,060	3,520,256	1878			1977	60,613,894	376
Group										257,171,447	
Industrial										35,973,000	
377. Main Life Insurance Company (Ariz.) (5348) 1200 First National Bank Building Cincinnati, OH 45202	10,923,066	7,076,084	1,200,000	2,646,982	326,982	1957			1979		377
Credit										1,982,933	
378. Maine Fidelity Life Insurance Company (ME) (5354) 55 West Street Keene, NH 03431	20,246,872	14,354,978	1,753,000	4,138,893	−479,879	1956			1980	3,025,469	378
Group										7,780,655	
379. Manhattan Life Insurance Company (6170) 111 West 57th Street New York, NY 10019	714,620,257	689,192,354	6,683,248	18,744,655	15,385	1850	2,108,115		1981	124,880,101	379
Group										184,705,850	
380. Manhattan National Life Insurance Co. (5346) P.O. Box 580 Bismarck, ND 58502	54,841,462	50,162,109	1,440,621	3,238,732	398,027	1957	740		1981	59,141,588	380
381. Manufacturers Life Insurance Company (7017) 200 Bloor Street East Toronto, Ontario CD M4W1E5000	2,970,243,682	2,852,076,202	2,000,000	116,167,480	−173,220,037	1887			1979	447,010,552	381
Group										129,558,987	
382. Manufacturers Life Ins. Co. of America (5428)	(Name Changed	from "National	Liberty Life Ins.	Co. of America,"	7-30-82)						
Two Penn Center, Suite 600 Philadelphia, PA 19120	7,407,943	552,570	1,500,000	5,355,373	114,387	1977			1980		382
383. Marquette National Life Ins. Co. (5835) 4800 North Kenneth Avenue Chicago, IL 60630	122,090,346	102,082,954	2,100,000	17,907,391	−241,562	1967			1981		383
384. Massachusetts General Life Ins. Co. (Mass.) (5349) 7887 E. Belleview Ave. Englewood, CO 80111	128,019,697	104,042,407	4,204,222	19,773,068	790,336	1962			1981	24,281,029	384
385. Massachusetts Indem. and Life Ins. Co. (Mass.) (5351) P.O. Box 1710 Santa Monica CA 90406	254,375,095	195,367,724	2,485,100	56,522,271	14,991,871	1927	1,491,060		1979	772,673,856	385
Group										293,129	
Credit										7,087,087	
386. Massachusetts Mutual Life Ins. Co. (6180) 1295 State Street Springfield, MA 01111	11,151,920,899	10,385,295,953		766,624,946	120,508,067	1851			1980	1,817,436,713	386
Group										607,260,649	
Credit										328,857	
387. Master Life Insurance Company (Ariz.) (5303) 1600 Arch Street Philadelphia, PA 19101	4,433,877	584,171	1,100,000	2,749,706	325,185	1962			1980		387
388. Mayflower National Life Ins. Co. (5357) Earl Avenue at Wallace Lafayette, IN 47902	22,512,958	6,806,817	2,000,000	13,706,141	738,116	1955			1981		388
Group										7,412,272	
389. Medico Life Insurance Company (5353) 4625 Farnam Street Omaha, NB 68132	9,984,075	5,542,505	1,000,000	3,441,570	474,348	1968		200,000	1981	219,320	389
390. Mercantile & General Reinsurance Co. PLC (5366) 141 Adelaide Street West Toronto, CD M5H3N2000	65,612,612	51,768,903	1,500,000	12,343,709	1,884,066	1907			1977		390
391. Merit Life Insurance Co. (5365) P.O. Box 39 Evansville, IN 47701	81,601,846	40,761,256	1,100,000	39,740,590	12,437,104	1957	6,000,170		1981	2,297,000	391
Credit										55,503,746	
392. Metropolitan Insurance and Annuity Co. (Del.) (5325) One Madison Avenue New York City, NY 10010	752,778,166	723,090,066	2,000,750	27,687,350	−2,980,124	1976			1981		392
393. Metropolitan Life Insurance Company (6190) 1 Madison Avenue New York, NY 10010	55,731,370,533	53,219,738,320		2,511,632,213	306,872,387	1867			1978	4,177,864,000	393
Group										5,687,357,507	
Industrial										92,203,000	
Credit										82,914,477	
394. Metropolitan Tower Life Ins. Co. (Del.) (5830) One Madison Avenue New York, NY 10010	9,892,553	68,365	2,000,000	7,824,188	333,236	1982			1982		394
395. Michigan Life Insurance Company (5358) P.O. Box 463 Southfield, MI 48075	80,803,227	62,678,739	1,200,000	16,924,488	551,251	1928	240,000		1982	9,575,994	395
Group										321,000	
Credit										437,951	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$	$	$	$	$	$	$	$ 471,863	$	$	$ 4,616,911	$ 2,703,279	$ 5,742,047	373
(No Business	Written in Fla.)	....	....	....	....	....	....	1,546,305	2,531,254	3,287,365	5,691,418	14,910,446	374
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	6,021,948	20,789,280	375
28,602,979 102,953,315 3,909,000	12,801,804 70,187,487	76,415,069 289,937,275 39,882,000	800,767 598,800	1,373,781 973,031	843,946	332,125	210,735	8,538,504	9,307,161	11,441,585	14,034,996	13,802,060	376
(No Ordinary 23,530	Business Written) 542,329	 1,464,134	....	.... −11,149	−123	1,633	....	6,734,133	6,504,877	5,123,730	3,327,827	3,846,982	377
19,501,028	6,173,778 −285,435	16,352,719 8,066,090	4,601	111,448	930	133	....	4,869,572	3,999,853	4,105,842	3,423,004	5,891,893	378
28,207,346 100,344,908	22,766,246 48,586,456	130,321,201 236,464,302	2,561,147 2,172,455	2,648,716 1,521,218	67,862	....	57,604 212,225	23,483,240	24,983,931	27,497,631	26,182,626	25,427,903	379
150,721,424	25,965,924	183,897,088	1,504,000	907,819	....	....	340,361	4,104,102	4,328,771	4,606,788	4,780,040	4,679,353	380
192,679,172 11,125,201	109,483,579 −2,701,426	530,206,145 143,385,614	2,993,065 232,877	11,372,156 1,063,199	31,284	15,600	11,557,090 475,493	60,674,027	42,231,352	21,515,511	63,988,365	118,167,480	381
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	3,544,484	6,855,373	382
....	....	....	....	....	....	....	....	(Company	Admitted to Fla.	1-1-83)	....	20,007,391	383
31,170,845	3,445,956	52,005,918	93,010	1,250,339	51,695	122,478	431,003	17,770,269	18,797,586	20,951,548	20,388,882	23,977,290	384
815,270,320 1,221,264 3,440,595	271,898,382 137,333 4,600,497	1,316,045,794 1,377,060 5,927,185	1,037,223 6,329 22,271	8,524,781 10,411 98,449	7,506,967	2,874,168	5,775	21,365,259	22,784,137	23,029,482	29,617,378	59,007,371	385
311,636,805 84,564,804	225,013,999 105,399,048 −48,263	1,904,059,519 586,426,405 377,120	10,915,102 1,806,016 476	33,755,760 2,324,134 1,323	20,928,730	23,086,339	329,776 811,334	325,792,601	415,182,807	526,641,167	559,219,437	766,624,946	386
(No Business	Written in Fla.)	....	....	....	....	....	....	2,623,902	2,890,239	3,146,526	3,529,076	3,849,706	387
(No Ordinary	Business Written) 807,937	 6,604,335	....	 58,426	39,090	16,946	....	2,838,412	5,611,399	5,875,923	6,491,002	15,706,141	388
5,000	81,253	143,067	....	3,511	12,129	3,887	....	....	....	3,613,035	3,946,846	4,441,570	389
(Company Writes	Reinsurance Only)	....	....	....	....	....	....	5,199,480	5,149,206	5,166,101	5,344,592	13,843,709	390
1,575,000 35,361,565	38,000 35,531,151	3,834,000 55,334,180	 294,115	69,423 1,006,217	....	....	....	20,478,558	23,852,815	28,526,636	34,095,505	40,840,591	391
....	....	....	....	....	....	....	2,080,455	....	28,205,551	28,862,169	33,732,612	29,688,100	392
649,652,000 1,169,491,610 2,631,000 61,167,924	569,484,000 170,579,827 5,205,000 77,604,713	4,258,032,000 6,686,269,290 89,629,000 66,477,588	47,713,221 59,148,764 2,222,084 70,334	80,285,458 24,383,038 −97,350 127,401	53,493,272	48,952,041	−6,753,475 23,863,171	1,527,922,344	1,752,320,839	2,055,336,426	2,354,305,213	2,511,632,213	393
....	....	....	....	....	....	....	....	(Company	Admitted to Fla.	12-29-82)	....	9,824,188	394
1,152,500	1,090,725 255,809	9,637,769 321,000 182,142	112,849 12,293	169,174 3,053 −483	127,779	112,014	4,432	15,461,275	17,125,282	18,708,818	18,593,333	18,124,488	395

NAME AND LOCATION OF COMPANY	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
396. Mid-Continent Life Insurance Company (5383) P.O. Box 60269 Oklahoma City, OK 73106	$ 83,602,301	$ 66,666,760	$ 1,005,840	$ 15,929,701	$ 1,690,393	1909	$ 400,000	$	1981	$ 8,279,605	396
397. Mid South Insurance Co. (5393) P.O. Drawer 2069 Fayetteville, NC 28302	14,547,320	9,815,134	1,207,767	3,524,419	638,311	1960	201,294		1979	18,000	397
398. Mid-States Life Ins. Co. of America (5352) 709 S. Semoran Blvd. Orlando, FL 32807	28,447,914	14,649,138	1,000,000	12,798,776	2,061,080	1952	2,000,000	400,000	1981		398
Group										19,303,512	
399. Mid-West Natl. Life Ins. Co. of Tennessee (5390) P.O. Box 17423 Nashville, TN 37217	17,850,274	14,374,394	800,000	2,675,880	480,907	1965			1979	3,206,163	399
400. Midland Mutual Life Insurance Company (6195) 250 East Broad Street Columbus, OH 43215	391,693,839	365,900,912		25,792,927	−2,202,822	1906			1979	97,545,952	400
Group										64,205,692	
401. Midland National Life Insurance Company (5356) One Midland Plaza Sioux Falls, SD 57193	256,893,637	228,827,566	1,503,750	26,562,321	−6,263,321	1906			1980	244,249,404	401
Group										17,483,553	
Credit										1,380,933	
402. Midwest Life Insurance Co. (Neb.) (5409) P.O. Box 1160 Minneapolis, MN 55440	38,979,869	36,293,841	1,000,020	1,686,008	788,157	1906			1980		402
403. Midwestern National Life Ins. Co. of Ohio (5297) 1501 Euclid Avenue Cleveland, OH 44115	26,254,943	23,915,524	1,000,000	1,339,419	233,148	1962	28,476		1979	10,143,622	403
404. Midwestern United Life Ins. Co. (5355) P.O. Box 929 Ft. Wayne, IN 46801	252,197,701	213,688,184	2,367,367	36,142,150	4,095,002	1948	1,420,420		1982	18,215,723	404
405. Ministers Life A Mutual Life Ins. Co. (6197) P.O. Box 910 Minneapolis, MN 55440	122,204,642	111,060,849		11,143,793	527,856	1901			1981	32,923,287	405
Group										14,817,845	
406. Minnesota Mutual Life Insurance Company (6200) 400 North Robert Street St. Paul, MN 55101	2,234,063,467	2,072,860,370		161,203,097	17,428,895	1880			1979	217,159,981	406
Group										617,873,019	
Credit										130,802,705	
407. Minnesota Protective Life Insurance Co. (5408) 7901 Flying Cloud Drive Eden Prairie, MN 55343	28,175,359	25,594,896	1,000,000	1,580,463	−562,858	1936			1980	241,805	407
Group										46,462	
408. Modern American Life Insurance Company (5373) 1000 West Sunshine Springfield, MO 65804	67,237,140	60,929,410	1,326,879	4,980,851	−323,812	1963			1980	15,771,299	408
409. Modern Pioneers' Life Insurance Co. (5378) 6858 North Seventh Avenue Phoenix, AZ 85013	7,144,843	5,177,417	515,754	1,451,672	166,088	1959	15,382		1980	257,085	409
410. Modern Security Life Insurance Company (5359) P.O. Box 7007 Springfield, MO 65801	40,629,099	32,285,754	2,324,912	6,018,433	1,621,309	1960			1979	3,830,040	410
Group										8,142,405	
411. Monarch Life Insurance Company (5361) 1250 State Street Springfield, MA 01133	552,489,144	471,678,788	6,007,730	74,802,626	9,036,193	1901	33,484,750		1982	37,801,362	411
Group										19,933,291	
412. Montgomery Ward Life Insurance Company (5374) 140 South State Street Chicago, IL 60603	165,511,933	110,742,731	1,520,000	53,249,202	2,044,527	1966	10,032,000		1979	39,953,981	412
Group										62,077,000	
Credit										59,032,667	
413. Monumental Life Insurance Company (5362) Charles and Chase Streets Baltimore, MD 21202	614,257,844	550,179,294	14,015,000	50,063,550	8,153,809	1860	4,160,000	7,800,000	1979	64,456,574	413
Group										12,437,049	
Industrial										942,401	
414. Munich American Reassurance Company (5360) 56 Perimeter Center East, N.E. Atlanta, GA 30346	76,243,761	59,940,225	3,000,000	13,303,536	553,449	1959			1979		414
415. Mutual Benefit Life Insurance Co. (6210) 520 Broad Street Newark, NJ 07101	7,266,134,144	7,062,065,215		204,068,928	18,855,717	1845			1982	647,873,099	415
Group										968,590,573	
416. Mutual of Detroit Insurance Company (6215) 333 Plymouth Road Plymouth, MI 48170	34,139,053	27,981,610		6,157,443	484,942	1941			1976		416
417. Mutual Life Ins. Co. of New York (6220) 1740 Broadway New York, NY 10019	8,754,376,835	8,272,756,944		481,619,890	65,752,272	1843			1982	916,753,634	417
Group										782,136,000	
418. Mutual Life Ins. Co. of Washington D.C. (6223) 1900 L Street, Northwest Washington, DC 20036	10,703,202	7,881,187		2,822,014	−17,035	1948			1980		418
Industrial										784,990	

OMPANIES (Continued)

NESS 1982													
UP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
1,025,477	$ 57,504	$ 9,247,578	$ 55,070	$ 98,288	$ 293	$	$ 339	$ 9,427,504	$ 10,795,772	$ 14,201,699	$ 15,756,654	$ 16,935,541	396
5,000	1,000	22,000	....	889	2,124,494	1,472,656	....	3,387,705	3,048,773	3,642,013	4,130,976	4,732,186	397
(No Ordinary 4,434,041	Business Written) 154,927	 23,582,626	....	....	....	....	....	11,666,871	11,446,954	11,884,685	13,737,696	13,798,776	398
5,006,697	2,308,985	5,905,875	2,196	98,108	37,816	....	2,010	2,855,109	3,388,053	3,564,630	3,552,670	3,475,880	399
33,482,731 18,475,162	20,432,319 4,529,701	110,596,363 78,151,153	652,491 148,000	1,535,761 266,008	4,531,448	5,848,262	963,639	21,455,249	26,321,393	29,773,265	27,341,374	25,792,927	400
465,010,[illegible] 731,698 1,265,206	76,365,592	632,893,891 18,215,251 2,646,139	1,288,904 2,198	3,036,700 177 44,965	38,301	18,561	873,553	14,604,144	20,363,760	25,642,977	28,700,581	28,066,071	401
(No Business	Written in Fla.)	....	....	....	....	....	....	4,782,442	5,623,574	1,285,639	1,963,277	2,686,028	402
1,030,709	1,718,100	9,456,231	....	131,502	2,912	4,500	248,523	1,800,519	1,823,781	1,932,009	2,182,366	2,339,419	403
1,515,157	1,382,354	18,348,526	333,049	257,671	....	....	14,804	26,502,491	28,372,918	31,415,813	34,108,626	38,509,517	404
5,519,020 1,258,315	5,423,726	33,018,581 16,076,160	61,275 36,051	472,116 135,072	327,787	274,336	940,916	6,896,800	7,633,635	9,308,327	10,394,807	11,143,793	405
96,992,758 148,082,868 63,999,197	36,265,355 67,054,767 44,275,747	277,887,384 698,901,120 150,526,155	1,175,937 2,736,216 734,792	3,811,982 3,568,454 959,299	1,318,685	259,672	760 736,371	76,569,294	95,251,225	125,473,491	143,448,093	161,203,097	406
21,970 85,106	−16,408	280,183 131,568	18,730	4,671 988	13,019	5,154	268	5,761,346	6,153,910	4,896,776	3,713,625	2,580,463	407
2,272,664	2,719,775	15,324,188	21,571	209,486	14,669	5,313	89,456	3,888,571	3,739,000	3,660,540	4,028,365	6,307,730	408
500,000	−7,619	764,704	....	5,806	....	....	....	....	....	1,590,321	1,773,928	1,967,426	409
....	511,825 8,142,405	3,318,215	4,000	108,230	537	....	....	4,611,197	4,824,520	5,516,262	4,520,397	8,343,345	410
18,307,347	5,460,215 −1,615,737	50,648,494 21,549,028	293,509	6,476,841 2,425	1,036,716	1,587,028	−7,564	8,979,651	93,389,668	103,557,849	99,296,128	80,810,356	411
12,400,859 3,319,292	14,529,334 −23,196,708 8,867,506	37,825,506 88,593,000 50,165,161	301,981 909,000 633,553	613,056 958,361 1,057,503	3,053,433	1,780,872	12,068	38,514,948	47,912,703	60,745,227	52,864,346	54,769,202	412
30,394,262 14,215	6,205,852 3,421,065 58,316	88,644,984 9,030,199 884,085	498,049 41,604	924,723 102,302	490,573	308,814	−5,833	70,897,065	68,315,269	67,386,703	66,393,063	64,078,550	413
ompany Writes	Reinsurance Only)	....	....	....	....	....	....	8,602,506	9,131,481	9,876,540	16,139,358	16,303,536	414
50,402,276 202,100,724	98,176,535 10,418,958	600,098,840 1,160,281,339	5,946,652 2,701,309	13,463,946 4,418,760	19,243,200	15,627,948	24,663 77,469	102,590,413	134,381,997	165,156,664	203,364,907	204,088,928	415
....	....	....	....	....	101	214	....	4,410,746	4,903,230	5,235,469	5,740,840	6,157,443	416
136,082,967 170,528,000	120,860,462 −5,867,000	931,976,139 958,531,000	7,762,405 1,815,000	17,258,061 2,020,907	13,110,596	11,369,741	375,787 2,113,232	291,587,517	415,275,739	436,070,944	441,499,188	481,619,890	417
9,000 11,621	 37,442	9,000 759,160	 7,100	6,560 27,042	11,00[illegible]	9,678	....	2,412,254	2,594,585	2,732,370	2,844,258	2,822,014	418

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
419. Mutual of Omaha Insurance Company (6225) Mutual of Omaha Plaza Omaha, NB 68175	$ 1,674,904,519	$ 1,210,141,214	$	$ 464,763,305	$ 49,832,083	1910	$	$	1980	$	419
420. Mutual Savings Life Ins. Co. (5363) P.O. Box 2222 Decatur, AL 35601	182,438,952	167,052,052	1,527,573	13,859,327	3,724,732	1927	3,066,192	....	1979	18,229,000	420
Industrial	....	....	....	....	....	....	....	....	....	19,954,000	
421. Mutual Security Life Ins. Co. (6228) 3000 Coliseum Blvd. East Fort Wayne, IN 46805	320,284,570	307,185,051	....	13,099,519	1,030,741	1939	....	....	1979	61,629,332	421
Group	....	....	....	....	....	....	....	....	....	39,087,790	
422. Mutual Service Life Insurance Co. (6227) Box 43035 Saint Paul, MN 55164	267,154,023	251,486,167	....	15,667,855	1,665,672	1934	....	....	1978	2,007,000	422
Group	....	....	....	....	....	....	....	....	....	27,944,674	
423. Mutual Trust Life Insurance Company (6229) 1200 Jorie Blvd. Oak Brook, IL 60521	383,798,015	354,642,590	....	29,155,425	−1,128,505	1905	....	....	1978	67,631,015	423
Group	....	....	....	....	....	....	....	....	....	....	
424. NN Investors Life Insurance Company, Inc. (5417) 4333 Edgewood Road, N.E. Cedar Rapids, IA 52499	167,395,107	155,171,992	1,160,000	11,063,115	−6,633,348	1962	....	....	1979	8,494,000	424
Group	....	....	....	....	....	....	....	....	....	9,157,000	
Credit	....	....	....	....	....	....	....	....	....	50,000	
425. National American Life Ins. Co. of Pennsylvania (5571)	(Name Changed	from "Stuyvesant	Life Ins. Co.,"	1-25-83)							
1599 Littleton Road Parsippany, NJ 07054	107,777,204	81,347,805	1,500,000	24,929,399	−1,103,384	1953	....	....	1981	75,914,660	425
Credit	....	....	....	....	....	....	....	....	....	75,913,730	
426. National Benefit Life Insurance Co. (5372) 2 Park Avenue New York, NY 10016	146,513,380	136,389,704	1,801,370	8,322,306	−26,969,190	1963	....	....	1981	248,957,000	426
Group	....	....	....	....	....	....	....	....	....	63,303,000	
427. National Fidelity Life Insurance Company (Mo.) (5380) P.O. Box 2986 Overland Park, KS 66201	316,455,715	288,662,992	3,125,000	24,667,723	3,651,929	1923	....	....	1981	57,322,633	427
Group	....	....	....	....	....	....	....	....	....	3,495,000	
Credit	....	....	....	....	....	....	....	....	....	13,471,626	
428. National Foundation Life Ins. Co. (5387) 3535 N.W. 58th Street Oklahoma City, OK 73112	38,088,250	33,795,874	959,342	3,333,034	1,191,929	1961	....	....	1979	1,305,000	428
429. National Guardian Life Insurance Company (5389) P.O. Box 1191 Madison, WI 53701	243,301,804	224,567,245	....	18,734,559	1,569,344	1910	....	....	1979	8,709,762	429
Group	....	....	....	....	....	....	....	....	....	21,491,827	
430. National Health Insurance Company (5397) 2301 North Akard Dallas, TX 75201	14,001,338	7,987,777	1,200,000	4,813,561	302,835	1966	....	200,000	1979	....	430
431. Natl. Health & Welfare Mut. Life Ins. Assoc., Inc. (6232) 666 Fifth Avenue New York, NY 10019	1,610,325,897	1,553,732,052	....	5[illegible]45	1,808,261	1945	....	....	1979	369,300	431
Group	....	....	....	....	....	....	....	....	....	21,091,266	
432. National Home Life Assurance Company (Mo.) (5371) Liberty Park Malvern, PA 19355	691,349,214	647,789,365	1,111,000	42,448,849	6,668,096	1920	....	....	1980	303,134,356	432
Group	....	....	....	....	....	....	....	....	....	384,412,475	
Credit	....	....	....	....	....	....	....	....	....	78,914	
433. National Investors Life Insurance Co. (5369) P.O. Box 3668 Little Rock, AR 72203	682,611,571	571,031,977	2,000,000	109,579,594	55,692,166	1958	....	....	1982	51,933,780	433
Group	....	....	....	....	....	....	....	....	....	80,726,662	
434. National Life and Accident Ins. Co. (5382) American General Center—Nashville Nashville, TN 37250	3,147,596,616	2,581,176,634	75,603,885	390,818,096	108,435,780	1900	87,776,149	....	1980	66,500	434
Group	....	....	....	....	....	....	....	....	....	64,465,500	
Industrial	....	....	....	....	....	....	....	....	....	....	
435. National Life Insurance Company (6230) National Life Drive Montpelier, VT 05602	2,656,917,921	2,473,137,403	....	183,780,518	8,403,309	1850	....	....	1980	660,026,270	435
436. National Motor Club Life & Acc. Ins. Co. (5695) 2711 Cedar Springs Dallas, TX 75201	8,738,094	2,496,551	600,000	5,641,543	1,335,340	1974	....	....	1979	....	436
437. National Old Line Insurance Company (5367) Capitol Avenue at Wood Little Rock, AR 72201	282,306,391	233,039,339	4,400,649	44,866,402	7,450,056	1926	866,285	3,200,649	1981	16,899,700	437
Credit	....	....	....	....	....	....	....	....	....	8,204	
438. National Pension Life Insurance Co. (5765) National Life Drive Montpelier, VT 05602	6,530,698	141,990	2,000,000	4,388,707	288,845	1981	....	....	1981	....	438
439. National Reserve Life Insurance Company (S.D.) (5368) 419 West 29th Street Topeka, KS 66601	171,340,520	142,546,049	1,718,500	27,074,471	1,825,047	1919	....	....	1980	22,810,218	439
440. National Savings Life Insurance Company (5413) P.O. Box 1338 Murfreesboro, TN 37130	61,512,735	52,463,619	1,001,000	8,048,115	1,528,158	1964	507,130	....	1981	3,250,000	440
Group	....	....	....	....	....	....	....	....	....	16,862,000	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
(Company Writes	A&H Only)	$	$	$	$ 43,798,452	$ 35,110,740	$	$ 308,708,560	$ 360,607,907	$ 371,070,123	$ 395,977,711	$ 464,763,305	419
9,933,000	10,573,000 1,171,000	17,589,000 18,783,000	162,318 190,351	381,323 783,952	601,861	289,482	120	14,567,791	12,253,203	12,668,504	14,001,679	15,386,900	420
21,362,727 9,915,527	14,979,178	68,012,881 49,003,317	139,373 47,000	941,078 223,221	3,292,622	2,701,732	2,508,349	11,482,226	13,298,791	13,708,774	13,442,919	13,099,519	421
5,000	156,000 −721,384	1,856,000 28,666,058	16,945 53,000	29,150 43,409	820,729	363,609	 785,848	11,652,520	12,617,270	11,810,865	13,724,725	15,667,855	422
34,682,546 100,011	24,042,002 10,011	78,271,559 90,000	519,880	1,106,180 319	53,481	22,343	36,636	32,846,288	35,890,068	34,576,213	30,212,255	29,155,425	423
961,000 8,842,000	1,100,000 −5,959,000 50,000	8,355,000 23,958,000	53,529 56,991	92,372 127,340 −65	3,832,032	1,775,439	....	3,810,645	13,516,842	16,274,300	17,222,472	12,223,115	424
4,323,300 393,547	31,206,715 66,987,020	49,031,245 9,320,257	198,859 287,078	723,816 237,652	−73,050	220,307	21,362	11,040,184	14,719,997	20,559,551	22,838,465	26,429,399	425
500,762,000	193,171,000 8,581,000	556,548,000 54,722,000	569,169 149,000	1,711,961 1,648	908,378	563,434	4,487	9,297,774	8,870,816	4,168,933	6,755,503	10,123,676	426
16,317,370 75,000 5,661,977	7,193,366 265,000 10,589,299	66,446,637 3,305,000 8,544,304	562,279 61,498	1,563,073 19,200 81,938	569,034	237,980	188,822	18,104,233	20,713,125	23,566,826	23,778,013	27,792,723	427
....	170,000	1,135,000	33,714	146,867	1,593,709	467,893	....	2,336,124	2,714,366	4,149,693	3,696,073	4,292,376	428
7,606,715 355,000	2,406,071 −1,514,550	13,910,406 23,361,377	182,667	128,784 783	6,795	3,241	68,146	18,104,233	20,713,125	23,566,826	17,475,589	18,734,559	429
....	....	....	....	....	78,209	271	....	....	....	....	5,204,440	6,013,561	430
9,000 5,688,831	 2,830,822	378,300 23,949,275	 73,539	11,805 134,575	108,966	134,005	8,106 601,419	....	....	....	49,526,856	56,593,845	431
18,706,697 27,661,604	39,596,398 101,935,526 72,535	282,244,655 310,138,553 6,379	1,940,301 1,207,225	4,014,452 2,711,384	15,537,575	9,248,757	158,213	19,752,939	31,412,297	35,302,421	37,599,704	43,559,849	432
10,963,370 122,400	13,339,660 7,218,900	49,557,490 73,630,162	87,515 117,000	14,249,866 179,621	112,279	132,092	349,435 26,644,782	7,358,223	11,054,124	22,520,393	86,308,171	111,579,594	433
1,091,250 60,047,000	162,000 13,465,600	995,750 111,046,900	413,016 49,350 157,216	869,778 252,833 145,175	4,158,513	2,924,596	18,524	657,023,015	459,989,487	462,445,958	470,008,397	466,421,981	434
85,892,630	61,311,222	684,607,678	4,652,337	13,152,460	1,145,454	129,977	1,076,327	124,564,857	150,394,073	154,778,356	167,427,137	183,780,518	435
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	4,913,769	6,241,543	436
5,070,472	3,483,657 8,204	18,486,515	104,791 955	282,644 148	192,107	337,045	24,251	26,915,415	27,870,477	36,111,437	55,042,964	49,267,051	437
....	....	....	....	....	....	....	(Company	Admitted to Fla.,	9-14-82)	....	....	6,338,707	438
51,944,774	10,924,519	63,530,473	21,607	1,218,293	811	....	9,509	19,801,446	21,237,517	24,126,185	27,445,284	28,792,471	439
1,751,000 19,720,000	1,718,000 8,838,000	3,283,000 27,744,000	10,650 20,000	85,874 27,058	2,748,285	1,820,752	1,326	5,427,841	6,402,169	7,188,770	7,236,036	9,049,115	440

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
441. National Security Ins. Co. (5381) 834 Troy Highway Elba, AL 36323	$ 30,822,215	$ 17,776,041	$ 1,040,831	$ 12,005,343	$ 670,461	1947	$ 450,297	$..........	1979	$ 6,424,641	441
442. National Standard Life Ins. Co. (5370) P.O. Box 991 Orlando, FL 32802	61,037,095	45,041,880	1,020,592	14,974,623	2,028,178	1944	660,000	....	1979	565,099,000	442
Group	....	....	....	....	....	....	....	....	....	172,695,000	
Industrial	....	....	....	....	....	....	....	....	....	63,774,000	
443. National States Insurance Company (5375) 6635 Delmar Boulevard St. Louis, MO 63130	16,837,122	10,062,547	2,000,000	4,774,575	588,279	1964	....	1,000,000	1981	483,200	443
444. National Travelers Life Company (6240) 820 Keosauqua Way Des Moines, IA 50308	156,396,648	142,027,860	....	14,368,768	2,241,787	1907	....	....	1981	42,210,355	444
Group	....	....	....	....	....	....	....	....	....	16,634,665	
445. National Western Life Insurance Company (Colo.) (5385) 850 East Anderson Lane Austin, TX 78776	314,437,563	277,331,382	3,477,950	33,628,231	5,801,831	1957	....	....	1979	47,675,071	445
Group	....	....	....	....	....	....	....	....	....	....	
446. Nationwide Life Insurance Company (5376) One Nationwide Plaza Columbus, OH 43216	3,364,373,840	3,213,039,476	3,600,000	147,734,363	14,792,193	1931	3,240,000	....	1980	498,559,232	446
Group	....	....	....	....	....	....	....	....	....	63,195,000	
Credit	....	....	....	....	....	....	....	....	....	13,471,892	
447. New England Mutual Life Ins. Co. (6250) 501 Boylston Street Boston, MA 02117	7,968,698,372	7,484,357,553	....	484,340,819	18,255,006	1843	....	....	1980	1,115,410,747	447
Group	....	....	....	....	....	....	....	....	....	218,799,494	
Credit	....	....	....	....	....	....	....	....	....	....	
448. New England Variable Life Ins. Co. (Del.) (5407)	(Name Changed	from "New England	Pension and	Annuity Co.,"	1-6-83)						
501 Boylston Street Boston, MA 02117	5,871,979	189,570	2,000,000	3,682,409	348,840	1980	....	....	1980	....	448
449. New Jersey Life Insurance Company (5391) Park 80 Plaza West Saddle Brook, NJ 07662	50,260,340	45,448,148	1,100,000	3,712,192	1,563,376	1964	1,588,000	....	1980	43,072,311	449
Group	....	....	....	....	....	....	....	....	....	2,810,000	
450. New PLI Life Insurance Company (5775) One Independence Mall Philadelphia, PA 19106	213,573,478	14,724,246	2,000,000	196,849,232	174,614	1982	....	....	1982	....	450
451. New Southland National Ins. Co. (5422) P.O. Box 2469 Tuscaloosa, AL 35403	6,818,830	4,618,865	649,494	1,550,471	169,291	1969	....	....	1980	6,637,500	451
452. New York Life Insurance & Annuity Corp. (Del.) (5401) 372 Park Avenue South New York, NY 10010	604,038,816	586,864,694	2,000,000	15,174,122	−18,535,298	1980	....	....	1980	....	452
453. New York Life Insurance Company (6260) 51 Madison Avenue New York, NY 10010	22,549,386,470	21,260,148,709	....	1,289,237,760	106,570,136	1845	....	....	1979	3,118,457,371	453
Group	....	....	....	....	....	....	....	....	....	816,485,925	
454. North American Co. for Life & Hlth. Ins. (5379) 209 South La Salle Street Chicago, IL 60604	509,551,620	409,529,138	2,000,000	98,022,482	7,908,064	1886	....	....	1978	575,932,619	454
Group	....	....	....	....	....	....	....	....	....	46,259,505	
Credit	....	....	....	....	....	....	....	....	....	6,150,936	
455. North American Equitable Life Assurance Co. (5388) 1015 East Broad Street Columbus, OH 43205	18,662,278	16,487,854	1,000,000	1,174,424	−126,954	1960	....	396,289	1979	1,540,001	455
Group	....	....	....	....	....	....	....	....	....	5,130,382	
Industrial	....	....	....	....	....	....	....	....	....	1,583	
456. North American Life Assurance Company (7019) 105 Adelaide Street West Toronto, Ontario CD M5H1R0001	341,342,880	318,825,063	400,000	22,117,817	3,953,278	1881	....	....	1981	127,946,618	456
Group	....	....	....	....	....	....	....	....	....	162,092,806	
457. North American Life & Casualty Company (5380) 1750 Hennepin Avenue Minneapolis, MN 55403	509,420,990	470,049,530	20,000,000	19,371,459	9,569,057	1896	3,000,000	....	1980	64,578,391	457
Group	....	....	....	....	....	....	....	....	....	172,785,202	
Credit	....	....	....	....	....	....	....	....	....	1,186	
458. North Atlantic Life Ins. Co. of America (5392) Robbins Lane Jericho, NY 11753	113,385,020	87,216,419	2,311,038	23,857,563	1,470,937	1962	....	....	1978	13,588,170	458
Group	....	....	....	....	....	....	....	....	....	....	
459. North Carolina Mutual Life Ins. Co. (6270) P.O. Box 201 Durham, NC 27701	200,051,735	185,890,724	....	14,161,011	−1,377,236	1899	....	....	1980	515,654	459
460. North Central Life Insurance Company (5396) P.O. Box 43139 Saint Paul, MN 55164	91,984,156	84,889,743	1,322,000	5,772,413	596,447	1921	305,000	....	1981	505,682	460
Group	....	....	....	....	....	....	....	....	....	10,314,722	
Credit	....	....	....	....	....	....	....	....	....	659,782	
461. North West Life Assurance Co. of Canada (7016) Box F-116 Blaine, WA 98230	86,345,135	85,382,892	750,000	212,243	−333,540	1967	....	....	1979	190,100	461
462. Northbrook Life Insurance Co. (5426) Allstate Plaza Northbrook, IL 60062	5,803,084	411,289	1,500,000	3,891,795	−18,302	1980	....	....	1978	....	462

COMPANIES (Continued)

USINESS 1982													
IFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 3,274,412	$ 2,358,588	$ 7,340,465	$ 4,690	$ 32,432	$ 39,627	$ 31,037	$	$ 7,754,580	$ 9,368,125	$ 11,382,865	$ 12,938,540	$ 13,046,174	441
400,015,000	281,883,000	683,231,000	2,071,095	12,580,643	3,953,722	1,488,780	238,390	14,261,366	13,552,708	14,543,978	14,738,813	15,995,215	442
525,000	−71,950,000	245,170,000	189,050	....	....	....	....	....	....	....	....	....	
....	5,093,000	58,681,000	596,689	2,240,498	....	....	....	....	....	....	....	....	
294,500	202,540	575,160	14,852	77,792	5,713,542	1,358,657	....	4,086,341	4,957,587	5,501,530	6,260,817	6,774,575	443
13,238,499	20,353,512	35,095,342	129,159	540,950	48,212	65,998	9,039	12,103,894	12,465,833	10,770,619	12,540,490	14,368,768	444
32,000	2,754,665	13,912,000	....	....	....	....	....	....	....	....	....	....	
9,365,059	8,515,310	48,524,820	218,480	723,615	64,626	99,836	332,625	33,202,028	32,969,863	28,410,508	32,938,626	37,106,181	445
....	....	....	....	....	....	....	42,246	....	....	....	....	....	
109,501,023	118,127,954	489,932,301	1,176,995	4,588,551	8,330,636	7,278,664	131,114	100,375,189	113,384,360	130,828,767	129,712,905	151,334,363	446
70,679,500	3,661,750	130,212,750	160,000	517,428	....	....	50,268	....	....	....	....	....	
359,532	−7,108,840	20,940,264	123,424	482,395	....	....	....	....	....	....	....	....	
247,519,163	175,010,591	1,187,919,319	16,361,765	20,814,212	8,415,421	8,466,740	766,904	284,595,193	335,887,080	394,122,943	430,283,588	484,340,819	447
40,577,304	66,068,414	193,308,384	1,393,735	990,468	....	....	143,849	....	....	....	....	....	
....	....	....	10,598	....	....	....	....	....	....	....	....	....	
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	5,347,348	5,682,409	448
9,272,823	10,527,995	41,817,139	471,982	1,075,866	16,696	....	....	2,693,811	3,248,976	3,558,522	4,919,333	4,812,192	449
239,378	50,000	2,999,378	....	239,101	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	(Company	Admitted to Fla.,	12-8-82)	....	....	198,849,232	450
9,250,500	4,663,000	11,225,000	421,081	62,998	....	....	3,608	1,589,137	1,780,165	1,945,400	2,207,065	2,199,965	451
....	....	....	....	....	....	....	16,175,839	....	....	10,038,684	10,244,770	17,174,122	452
675,926,476	370,756,354	3,423,627,493	20,068,688	58,659,522	17,376,754	15,200,153	685,771	903,393,954	1,019,779,781	1,104,302,745	1,233,273,011	1,289,237,760	453
132,181,740	19,495,538	929,172,127	1,560,576	2,987,173	....	....	1,332,346	....	....	....	....	....	
436,936,946	177,326,446	835,543,119	676,400	3,888,058	467,215	840,690	730,148	48,645,705	62,791,403	74,285,942	105,806,306	100,022,482	454
11,225,679	4,707,316	52,777,868	6,894	225,222	....	....	....	....	....	....	....	....	
....	2,631,383	3,519,553	48,247	9,847	....	....	....	....	....	....	....	....	
183,058	383,401	1,339,658	12,236	60,999	213,190	258,387	1,000	1,558,458	1,405,699	1,532,016	1,534,781	2,174,424	455
338,853	252,566	5,216,669	....	....	....	....	....	....	....	....	....	....	
....	468	1,115	3,822	552	....	....	....	....	....	....	....	....	
22,550,400	27,148,078	123,348,940	218,843	1,715,515	1,840,898	662,837	294,264	4,710,433	7,722,909	21,730,367	8,530,499	22,517,817	456
50,706,906	10,287,231	202,512,481	551,588	834,232	....	....	....	....	....	....	....	....	
77,265,508	16,907,059	124,936,840	174,331	1,975,711	2,277,208	321,275	369,593	39,270,634	44,018,340	36,545,013	38,940,400	39,371,459	457
32,172,000	−10,841,576	215,798,778	437,563	957,160	....	....	....	....	....	....	....	....	
....	1,186	....	....	....	....	....	....	....	....	....	....	....	
3,200,661	1,297,481	15,491,350	71,409	231,028	....	....	168,705	....	20,776,246	22,706,428	24,767,488	26,168,601	458
....	....	....	99,500	....	....	....	....	....	....	....	....	....	
65,841	84,080	497,415	10,000	13,440	35,046	600	....	19,263,680	20,380,204	17,776,282	16,125,459	14,161,011	459
350,000	191,152	664,530	2,088	5,339	48,410	245,027	570	3,737,394	5,986,979	9,658,643	5,277,591	7,004,413	460
....	78,490	10,236,232	....	119	....	....	....	....	....	....	....	....	
106,850	423,052	343,580	755	−1,712	....	....	....	....	....	....	....	....	
....	....	190,100	....	572	....	....	132,296	3,199,914	3,672,394	3,956,808	3,809,080	982,243	461
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	5,249,966	5,471,430	5,391,795	462

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
463. Northern Life Insurance Company (5412) Post Office Box 12530 Seattle, WA 98111	$ 448,182,737	$ 421,029,186	$ 1,500,000	$ 25,653,551	$ −16,313,314	1906	$	$	1981	$ 58,707,752	463
Group	....	....	....	....	....	....	....	....	....	17,077,758	
464. Northwestern Mutual Life Ins. Co. (6275) 720 East Wisconsin Avenue Milwaukee, WI 53202	13,252,834,684	12,457,586,312	....	795,248,372	58,676,982	1858	....	....	1975	2,658,915,067	464
465. Northwestern National Life Ins. Co. (5394) 20 Washington Ave. South Minneapolis, MN 55440	1,865,761,509	1,708,080,444	4,400,000	153,281,065	25,820,984	1885	5,156,804	....	1980	128,915,485	465
Group	....	....	....	....	....	....	....	....	....	379,921,634	
466. Northwestern Security Life Ins. Co. (Ariz.) (5418) P.O. Box 825 Wilkesboro, NC 28697	52,824,027	42,145,687	1,100,000	9,578,340	639,481	1969	....	....	1981	....	466
Credit	....	....	....	....	....	....	....	....	....	197,416,000	
467. Nurses Guaranteed Retirement Life Ins. Co. (5429) 2175 Kingsley Unit 204 Orange Park, FL 32073	7,163,876	2,855,728	500,000	3,808,148	368,722	1974	....	....	1978	6,980,000	467
468. Occidental Life Insurance Company of NC (5398) 1001 Wade Avenue Raleigh, NC 27605	167,222,330	146,594,028	2,500,000	18,128,302	4,084,956	1906	1,600,000	....	1980	164,029,102	468
Group	....	....	....	....	....	....	....	....	....	....	
Credit	....	....	....	....	....	....	....	....	....	270,206	
469. Ohio Life Insurance Company (5395) 136 North Third Street Hamilton, OH 45012	57,418,877	43,837,286	1,100,000	12,481,591	−3,356,095	1926	....	....	1981	25,785,686	469
470. Ohio National Life Assurance Corporation (5403) 237 William Howard Taft Road Cincinnati, OH 45219	17,599,729	9,738,688	2,100,006	5,761,035	1,406,838	1979	....	....	1980	22,844,073	470
471. Ohio National Life Ins. Co. (6277) P.O. Box 237 Cincinnati, OH 45201	863,749,344	804,898,792	....	58,850,552	7,201,248	1910	....	....	1980	33,430,901	471
Group	....	....	....	....	....	....	....	....	....	40,481,470	
472. Ohio State Life Insurance Co. (5405) 471 East Broad Street Columbus, OH 43215	411, 816,890	332,722,026	1,997,990	77,096,874	5,179,448	1906	....	....	1981	36,610,951	472
Group	....	....	....	....	....	....	....	....	....	11,649,573	
473. Oklahoma National Life Insurance Co. (Okla.) (5424) 4545 Fuller Dr., Suite 230 Irving, TX 75062	7,277,062	5,189,964	500,000	1,587,098	571,512	1973	....	....	1979	....	473
474. Old American Insurance Company (5415) 4900 Oak Street Kansas City, MO 64141	114,072,977	89,878,070	4,000,000	20,194,907	3,392,685	1939	273,872	....	1981	6,730,280	474
Industrial	....	....	....	....	....	....	....	....	....	1,155	
475. Old Equity Mutual Life Insurance Co. (Ill.) (6278) P.O. Box C4380 Scottsdale, AZ 85261	16,708,037	14,371,492	....	2,336,545	1,407,207	1950	....	....	1978	....	475
476. Old Line Life Ins. Co. of America (5399) 707 North 11th Street Milwaukee, WI 53233	316,299,367	248,355,987	1,728,000	66,215,379	12,596,523	1910	....	....	1978	381,109,467	476
Group	....	....	....	....	....	....	....	....	....	36,731,822	
477. Old Republic Life Insurance Company (5400) 307 North Michigan Avenue Chicago, IL 60601	144,292,332	116,983,547	1,828,432	25,480,353	1,928,409	1923	3,400,000	....	1980	47,409,748	477
Group	....	....	....	....	....	....	....	....	....	16,874,000	
Credit	....	....	....	....	....	....	....	....	....	28,314,486	
478. Old Southern Life Insurance Co. (5402) Post Office Drawer 911 Montgomery, AL 36192	14,621,015	12,293,780	649,518	1,677,717	113,647	1956	....	....	1979	4,709,730	478
479. Omaha Financial Life Insurance Company (5421) Post Office Box 35820 Minneapolis, MN 55435	28,995,618	19,018,622	1,500,000	8,476,996	1,371,530	1956	....	....	1981	594,268	479
Group	....	....	....	....	....	....	....	....	....	50,300	
Credit	....	....	....	....	....	....	....	....	....	11,877,560	
480. Orange State Life & Health Ins. Co. (5690) 2400 West Bay Drive Largo, FL 33540	18,826,969	6,762,386	1,200,000	10,864,583	764,754	1982	....	....	....	....	480
481. Ozark National Life Insurance Company (5411) 906 Grand Avenue Kansas City, MO 64106	88,009,455	82,383,118	1,070,000	4,556,336	−849,416	1964	9,155,510	....	1979	10,402,208	481
Group	....	....	....	....	....	....	....	....	....	8,170,232	
482. PHF Life Insurance Company (5419) 78 West Michigan Avenue Battle Creek, MI 49016	93,665,137	81,505,769	1,500,000	10,659,368	2,725,599	1974	980,000	....	1978	299,850	482
Group	....	....	....	....	....	....	....	....	....	2,083,934	
Credit	....	....	....	....	....	....	....	....	....	4,041,581	
483. Pacific Fidelity Life Ins. Co. (Calif.) (5406) P.O. Box 1447 Cedar Rapids, IA 52499	216,694,C17	203,888,028	1,500,000	11,305,690	−63,108	1956	....	....	1981	29,099,655	483
Group	....	....	....	....	....	....	....	....	....	97,521	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
58,792,349 1,003,612	$ 26,370,020 46,789	$ 91,130,081 18,034,581	$ 427,970	$ 1,080,440	$ 176	$	$ 65,864	$ 28,564,961	$ 33,676,319	$ 39,164,098	$ 45,866,327	$ 27,153,551	463
608,081,341	195,636,289	3,071,360,119	12,252,207	44,300,673	3,153,934	610,882	1,478,354	480,466,440	551,005,103	645,001,950	727,550,941	795,248,372	464
27,939,996 67,817,951	15,723,059 123,731,024	141,132,422 324,008,561	533,387 625,441	1,385,328 1,304,806	1,297,095	367,831	7,460 22,565	80,287,439	108,269,823	139,527,468	156,215,335	157,681,065	465
(No Ordinary 227,442,000	Business Written) 142,478,000	 282,380,000	 921,052	 5,786,503	4,732,866	426,380	....	6,577,059	5,374,606	9,744,330	11,538,158	10,678,340	466
6,920,000	1,700,000	12,200,000	....	196,832	....	....	315,870	1,099,627	968,896	1,760,583	4,286,352	4,308,148	467
(No Ordinary	Business Written)												
102,556,361 328,161	45,702,207 251,136	220,883,256 347,231	561,519 249	2,824,160 8,915	58,739	21,443	1,505,471 37,376	9,993,407	11,948,570	14,399,108	16,362,458	20,628,302	468
21,365,323	6,270,664	40,880,345	54,692	286,359	....	....	....	10,997,490	12,490,251	13,732,900	15,214,658	13,581,591	469
61,449,550	4,721,571	79,572,052	....	171,722	38,755	....	....	....	3,763,788	3,730,237	5,810,363	7,861,041	470
5,473,768 2,539,451	6,521,649 83,724	32,383,020 42,937,197	281,502 87,600	1,118,652 57,112	43,118	21,050	777	40,485,801	44,199,843	48,336,433	52,419,233	58,850,552	471
53,895,864 61,321,066	6,666,998 1,123,097	83,839,817 71,847,542	451,329 15,000	605,383 92,589	1,582,062	540,586	1,618	65,792,852	74,275,482	83,244,475	75,117,444	79,094,864	472
(No Business	Written in Fla.)	....	....	....	....	....	....	1,250,000	1,250,000	1,811,705	2,789,816	2,087,098	473
274,657	140,775	6,864,162 1,155	261,953	450,996 56	875,482	601,437	....	19,048,377	21,067,433	21,099,216	21,939,593	24,194,907	474
3,964,012	....	3,964,012	....	25,419	....	....	190	6,621,871	6,143,357	2,192,319	1,791,077	2,336,545	475
114,897,407	103,863,794 −4,250,638	392,143,080 40,982,460	768,941	2,153,301	....	....	....	28,542,784	38,239,746	45,160,495	56,180,042	67,943,379	476
83,232,407 29,608,781 42,837,860	14,544,621 27,835,511 31,474,147	116,097,534 18,647,270 39,678,199	58,300 50,500 221,522	370,471 128,653 880,912	1,355,054	476,306	....	15,107,302	24,334,148	28,027,471	29,830,554	27,308,785	477
4,720,337	2,070,264	7,359,803	1,000	150,398	1,041,926	69,397	....	....	....	2,614,239	2,789,539	2,327,235	478
.... 122,400 9,927,510	56,296 11,099,973	537,972 172,700 10,705,097	 31,433	4,016 670 225,927	1,356,287	911,808	....	10,349,298	10,816,447	11,147,070	6,670,329	9,976,996	479
....	....	....	....	....	6,291,777	3,501,038	....	....	....	....	500	12,064,583	480
2,977,106 19,952	3,007,266 −449,543	10,372,048 8,639,727	....	172,100	3,310	5,622	8,279	5,200,000	7,410,246	10,109,632	12,733,136	5,626,336	481
147,500 30,861,093 104,001,199	−262,000 −2,019,867 25,544,588	709,350 34,964,894 82,397,892	.... 125,656 181,183	4,812 63,919 276,175	1,517,445	947,627	204	5,810,382	4,262,267	7,858,147	11,315,015	12,150,388	482
1,518,811 309,140	5,070,808 16,672	25,547,658 389,780	45,240	277,234 4,437	121,085	35,336	2,840	5,612,202	11,082,645	12,321,771	12,829,373	12,805,989	483

LIFE INSURANC

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
484. Pacific Mutual Life Insurance Company (6280) P.O. Box 9000 Newport Beach, CA 92660	$ 3,213,127,976	$ 3,033,247,286	$ ...	$ 179,880,690	$ 7,446,372	1868	$ ...	$ ...	1981	$318,998,142	484
Group	...	...	...	...	...	...	...	...	...	260,977,000	
485. Pacific Standard Life Ins. Co. (Ariz.) (5414) P.O. Box 1796 Sacramento, CA 95808	112,642,336	103,764,524	1,182,312	7,695,500	2,526,120	1960	1,700,000	...	1979	45,767,963	485
Group	...	...	...	...	...	...	...	...	...	20,466,541	
486. Pan-American Assurance Company (5431) Pan-American Life Center New Orleans, LA 70130	6,753,837	1,282,742	1,500,000	3,971,095	−263,586	1981	...	...	1981	...	486
Group	...	...	...	...	...	...	...	...	...	...	
487. Pan-American Life Insurance Company (5410) P.O. Box 60219 New Orleans, LA 70160	725,052,833	642,138,121	...	82,914,712	5,132,789	1912	...	...	1981	183,079,377	487
Group	...	...	...	...	...	...	...	...	...	120,586,362	
488. Patriot General Life Ins. Co. (5416) Monument Square Concord, MA 01742	21,856,174	14,565,803	1,000,000	6,290,371	286,446	1966	...	...	1980	1,587,972	488
Group	...	...	...	...	...	...	...	...	...	100,000	
489. Paul Revere Life Ins. Co. (5420) 18 Chestnut Street Worcester, MA 01608	871,891,609	807,999,003	9,800,000	54,092,606	26,651,253	1930	15,130,024	...	1981	182,894,461	489
Group	...	...	...	...	...	...	...	...	...	115,899,339	
490. Paul Revere Protective Life Ins. Co. (Del.) (5427) 18 Chestnut Street Worcester, MA 01608	58,236,974	47,856,888	2,000,250	8,379,836	−3,031,907	1974	...	...	1978	38,916,073	490
Group	...	...	...	...	...	...	...	...	...	...	
491. Paul Revere Variable Annuity Ins. Co. (5425) 18 Chestnut Street Worcester, MA 01608	403,890,393	396,734,531	1,100,000	6,055,862	5,625,847	1966	...	...	1981	5,389,400	491
492. Peninsular Life Insurance Company (5430) 645 Riverside Avenue Jacksonville, FL 32204	206,670,909	190,152,479	3,625,797	12,892,633	2,517,599	1900	500,000	...	1980	566,198,704	492
Group	...	...	...	...	...	...	...	...	...	536,708,000	
Industrial	...	...	...	...	...	...	...	...	...	81,158,124	
Credit	...	...	...	...	...	...	...	...	...	398,820,331	
493. Penn Diversified Ins. & Annuity Company (Mo.) (5498) 510 Walnut Street Philadelphia, PA 19172	78,761,645	60,498,429	2,000,000	16,263,215	−4,446,781	1957	...	...	1980	200,000	493
494. Penn Insurance and Annuity Company (Del.) (5432) 510 Walnut Street Philadelphia, PA 19172	64,291,456	54,151,076	2,000,000	8,140,380	−8,227,508	1981	...	...	1982	...	494
495. Penn Mutual Life Ins. Co. (6290) 530 Walnut Street Philadelphia, PA 19172	4,011,189,276	3,804,685,983	...	206,503,292	22,773,495	1847	...	...	1982	647,716,623	495
Group	...	...	...	...	...	...	...	...	...	101,657,556	
496. Pennsylvania Life Insurance Company (Pa.) (5440) P.O. Box 1710 Santa Monica, CA 90406	335,588,901	286,712,250	1,516,449	47,360,202	8,893,878	1948	505,483	...	1981	33,657,919	496
Group	...	...	...	...	...	...	...	...	...	...	
497. Pennsylvania National Life Ins. Co. (5443) 1900 Derry Street Harrisburg, PA 17105	50,421,320	47,479,128	1,147,602	1,794,592	416,368	1962	...	...	1980	18,543,781	497
Group	...	...	...	...	...	...	...	...	...	365,000	
498. Pension Life Insurance Co. of America (N.J.) (5444) P.O. Box 807 Valley Forge, PA 19482	15,581,044	11,010,767	1,500,000	3,070,276	35,814	1964	...	...	1978	2,989,208	498
Group	...	...	...	...	...	...	...	...	...	5,011,258	
499. Personal Life Insurance Company (Mo.) (5449) 8300 Dunwoody Place Atlanta, GA 30338	31,356,190	24,370,555	1,100,000	5,885,635	445,198	1957	595,000	...	1980	...	499
Credit	...	...	...	...	...	...	...	...	...	1,830,437	
500. Philadelphia Life Insurance Company (5450) One Independence Mall Philadelphia, PA 19106	921,349,613	877,588,090	1,500,000	42,261,523	5,367,148	1978	5,000,000	585,673	1979	375,570,304	500
Group	...	...	...	...	...	...	...	...	...	151,458,384	
501. Philadelphia United Life Ins. Co. (5452) 4500 City Avenue Philadelphia, PA 19131	28,860,261	19,207,162	1,563,330	8,089,769	803,633	1940	137,963	...	1981	140,872	501
Industrial	...	...	...	...	...	...	...	...	...	332,022	
502. Phoenix American Life Ins. Co. (Del.) (5465)	(Name Changed	from "Phoenix Life	Ins. Co.," 1-1-83)								
One American Row Hartford, CT 06115	28,193,777	23,054,741	1,500,000	3,639,034	−118,035	1975	...	...	1980	...	502
Group	...	...	...	...	...	...	...	...	...	...	
503. Phoenix Mutual Life Ins. Co. (6288) One American Row Hartford, CT 06115	3,533,914,283	3,337,679,398	...	196,234,886	13,425,425	1851	...	...	1981	354,272,382	503
Group	...	...	...	...	...	...	...	...	...	35,566,000	
504. Physicians Life Insurance Company (5453) 115 South 42nd Street Omaha, NB 68131	34,009,356	25,442,924	1,300,000	7,266,432	1,527,523	1970	...	...	1980	10,311,220	504
505. Pierce National Life Ins. Co. (5454) Box 2282 Terminal Annex Los Angeles, CA 90051	137,819,037	125,969,085	2,000,000	9,849,952	6,006,110	1929	5,282,000	...	1980	2,041,695	505
506. Pilgrim Health and Life Ins. Co. (5456) 1143 Laney Walker Blvd. Augusta, GA 30901	15,995,497	15,382,904	200,000	412,593	−305,989	1905	...	...	1982	3,457,925	506
Industrial	...	...	...	...	...	...	...	...	...	2,123,485	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 81,673,909 30,974,000	$ 66,933,006 53,677,000	$ 333,739,045 238,274,000	$ 1,125,851 504,400	$ 4,677,498 808,754	$ 10,739,412	$ 7,517,419	$ 392,992 4,887,802	$ 123,348,285	$ 145,026,440	$ 135,458,389	$ 155,625,931	$ 179,880,690	484
9,402,715	14,874,169 −2,851,465	40,296,509 23,318,006	63,167 1,000	619,533	11,733	7,159	43,606	3,127,741	5,634,834	3,363,193	9,633,294	8,877,812	485
(No Ordinary 2,104,079	Business Written) 632,266	 1,471,813	....	 3,052	....	....	....	....	....	....	5,900,079	5,471,095	486
22,225,835 7,357,375	31,940,790 23,720,670	173,364,422 104,223,067	1,129,922 208,000	3,026,215 457,796	3,140,503	3,105,679	458,726	49,688,251	55,621,834	62,987,336	76,688,973	82,914,712	487
....	−501,259	2,089,231 100,000	....	22,486 860	....	....	 2,245	....	....	6,253,678	7,022,238	7,290,373	488
751,903 81,374,975	34,244,328 43,402,542	129,402,036 153,871,772	1,144,662 372,500	1,947,591 588,230	11,732,644	7,773,155	3,812 40,747	83,167,211	82,935,242	92,284,344	55,545,004	63,892,606	489
34,204,876	19,992,638	53,128,311	5,000	452,475	....	....	 18,060	....	3,421,857	6,099,662	7,906,049	10,380,086	490
225,000	898,265	4,716,135	....	107,833	....	....	36,284	3,968,031	2,909,147	4,116,782	3,573,935	7,155,862	491
190,908,161 143,682,115 890,377,106	185,457,420 7,647,494 8,838,467 904,240,755	571,649,445 672,742,621 72,319,657 384,956,682	3,943,631 125,494 944,337 2,200,213	9,448,875 282,183 1,871,913 7,073,472	9,598,758	4,428,771	1,030,163	8,726,871	11,204,126	12,022,523	11,695,564	16,518,430	492
....	30,000	170,000	....	5,644	....	....	....	....	....	....	11,016,133	18,263,215	493
76,165,865	....	76,165,865	....	1,840,579	....	....	....	....	....	....	10,922,208	10,140,380	494
105,552,036 39,007,142	42,308,189 87,084,413	710,960,470 53,580,285	4,191,582 167,500	10,699,468 321,871	3,779,231	4,892,022	45,157 164,997	117,607,427	137,818,722	185,633,319	201,127,367	206,503,292	495
2,689,862 1,235,650	3,337,330 235,040	33,010,451 1,000,610	129,542	621,096 5,086	1,452,177	828,273	....	35,282,129	38,151,140	39,605,396	38,078,101	48,876,651	496
8,779,323	4,901,838 30,000	22,421,266 335,000	31,561	176,970 5,142	4,667	1,464	133,522	2,461,187	2,680,530	2,764,262	2,426,273	2,942,194	497
257,113 855,782	....	3,226,321 5,867,040	....	29,696	4,503	171	97	1,923,012	1,924,438	3,953,122	4,354,924	4,570,276	498
(No Ordinary	Business Written) 644,676	 985,761	 8,758	.... −7,666	....	....	....	8,232,601	7,959,918	7,422,467	7,108,279	6,985,635	499
105,460,497 62,954,125	72,298,658 3,842,684	408,732,143 210,567,825	1,588,376 425,375	4,418,237 900,509	1,946,801	1,468,043	562,608 108	45,634,317	35,644,785	56,241,040	43,136,552	43,761,523	500
76,000 9,000	65,872 69,550	151,000 271,472	1,000 2,689	2,748 15,074	3,603	1,175	....	7,038,479	7,563,880	8,321,137	9,016,892	9,653,099	501
.... 2,000,000	....	 2,000,000	....	 13,916	....	....	23,446 5,250	4,655,580	4,525,202	4,572,167	4,294,879	5,139,034	502
53,388,075 3,892,000	−24,397,462 23,785,000	432,057,919 15,673,000	2,989,360 45,561	9,188,721 215,463	497,010	452,203	65,711 350,171	133,880,096	170,843,837	182,002,383	155,319,303	196,234,886	503
2,191,300	298,365	12,204,155	149,110	680,076	....	....	....	4,411,015	4,955,962	5,837,174	6,429,747	5,586,432	504
71,550	116,930	1,966,315	28,286	99,158	70	....	....	8,252,201	8,282,435	8,569,937	11,619,927	11,849,952	505
2,330,310 620,919	2,383,117 876,026	3,425,118 1,868,388	9,149 38,743	51,303 115,158	31,122	15,916	....	779,771	500,507	524,334	720,464	812,580	506

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
507. Pilgrim Life Ins. Co. of America (Del.) (5456)											
550 West Dekalb Pike King of Prussia, PA 19406	$ 4,404,809	$ 2,368,621	$ 503,000	$ 1,533,188	$ 369,322	1962	$	$	1981	$	507
Credit											
508. Pilot Life Insurance Company (5470)											
Post Office Box 20727 Greensboro, NC 27420	1,039,632,648	908,706,188	5,000,000	125,926,460	24,777,155	1903	19,641,250		1981	356,563,993	508
Group										459,790,000	
Industrial											
Credit										38,768,000	
509. Pioneer American Insurance Company (5459)											
425 Austin Avenue Waco, TX 76701	2,214,108	43,817	750,000	1,420,291	88,905	1946			1980		509
510. Pioneer Life Insurance Co. of Illinois (5460)											
304 N. Main St. Rockford, IL 61101	60,737,439	54,162,368	2,002,000	4,573,071	−760,071	1964	277,001		1979	116,631,000	510
511. Pioneer Security Life Insurance Company (5462)											
Post Office Box 1931 Houston, TX 77001	5,177,456	1,512,563	1,100,000	2,564,895	319,800	1956			1981		511
512. Praetorian Mutual Life Insurance Company (6291)											
1607 Main Street Dallas, TX 75221	40,977,456	37,402,312		3,575,144	122,506	1899			1979	41,931,907	512
513. Preferred Risk Life Insurance Company (Colo.) (5474)											
1111 Ashworth Road W Des Moines, IA 50265	70,277,221	47,602,876	1,279,705	21,394,640	4,489,153	1958	1,138,938		1979	43,102,061	513
514. Presbyterian Ministers' Fund (6292)											
1809 Walnut Street Philadelphia, PA 19103	250,084,612	225,261,578		24,823,034	3,842,943	1761			1980	57,782,119	514
515. Presbyterian Ministers' Fund Life Ins. & Ann. Co. (5820)											
1809 Walnut St Philadelphia, PA 19103	11,892,413	8,763,778	1,000,000	2,128,634	36,577	1981			1981		515
516. Presidential Life Insurance Company (5473)											
Post Office Box 591 Nyack, NY 10960	623,496,300	612,796,107	2,004,500	8,695,693	2,711,660	1966	475,000		1981	160,431,000	516
517. Professional Insurance Corporation (5475)											
135 Riverside Avenue Jacksonville, FL 32202	25,902,766	17,292,529	1,000,000	7,610,237	871,222	1937			1982	97,638,832	517
Group										690,835	
518. Progressive American Life Ins. Co. (5476)											
6300 Wilson Mills Road Mayfield Village, OH 44143	12,471,965	6,797,808	1,000,000	4,674,157	948,687	1968			1979		518
Credit										51,936,000	
519. Progressive National Life Insurance Co. (5478)											
Post Office Box 8246 Springfield, MO 65801	21,915,500	17,504,732	1,639,194	2,771,574	738,733	1962			1979	1,473,074	519
Group										6,382,255	
520. Proprietors' Life Assurance Company (5479)											
406 E. Wilson Bridge Rd., Suite C Worthington, OH 43085	5,937,317	3,704,115	1,250,040	983,162	−514,825	1969			1981	120,000	520
Group										39,944,904	
521. Protected Home Mutual Life Ins. Co. (6293)											
30 East State Street Sharon, PA 16146	52,282,147	50,004,583		2,277,563	26,443	1964			1981	4,350,581	521
522. Protective Life Insurance Company (5480)											
2801 Highway 280 South Birmingham, AL 35223	432,102,916	384,453,570	5,000,000	42,649,345	6,947,787	1907	149,290		1981	421,492,533	522
Group										114,449,634	
Credit										166,925	
523. Providence Life Insurance Company (5481)	(Name Changed	from "NN	Providence Life	Ins. Co.," 5-18-82)							
One Commerce Way Johnston, RI 02919	34,803,297	27,808,436	1,500,000	5,494,862	−1,549,463	1965			1981	8,115,223	523
Group										495,030	
524. Provident Alliance Life Insurance Co. (5483)											
620 Newport Center Drive Newport Beach, CA 92660	233,445,158	143,184,665	2,000,000	88,260,493	12,892,032	1969	20,000,000		1980	2,170,384	524
Group										26,767,231	
Credit										83,455,988	
525. Provident Indemnity Life Ins. Co. (5485)											
2500 Dekalb Pike Norristown, PA 19404	19,323,407	17,976,964	1,100,000	246,443	−650,610	1904			1981	3,000,000	525
Group										44,809,000	
Industrial										169,000	
526. Provident Life and Accident Insurance Co. (5490)											
Fountain Square Chattanooga, TN 37402	2,037,246,001	1,787,882,264	29,531,040	219,832,696	54,784,607	1887	22,324,234		1980	500,168,119	526
Group										948,025,624	
Credit										1,284,691	
527. Provident Life Insurance Company (5491)											
316 North 5th Street Bismarck, ND 58501	144,422,784	130,034,984	2,363,307	12,024,492	8,764,227	1916	13,600,000		1981	1,760,258	527
Group										8,233,570	
528. Provident Mu. Life Ins. Co. of Philadelphia (6295)											
4601 Market Street Philadelphia, PA 19101	2,123,775,206	1,970,736,283		153,038,923	22,713,718	1865			1980	255,645,875	528
Group										97,580,561	
529. Provident National Assurance Co. (5488)											
Fountain Square Chattanooga, TN 37402	309,720,405	285,811,459	1,000,000	22,908,945	1,448,448	1967			1980		529
Group											

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
(No Ordinary 673,000	Business Written) 63,000	$ … 610,000	$ … …	$ … 21,968	$ 12,306 …	$ … …	$ … …	$ 1,699,754	$ 1,573,337	$ 1,531,916	$ 2,049,015	$ 2,036,188	507
96,600,210 52,124,000 … …	58,171,387 61,244,000 … −19,904,000	394,992,816 450,670,000 … 58,672,000	1,001,851 1,717,373 13,533 240,650	6,681,771 2,122,013 3,687 327,020	14,803,322 … … …	21,496,525 … … …	422,978 … … …	127,430,704	131,790,715	128,866,706	127,358,829	130,926,460	508
(No Business	Written in Fla.)	…	…	…	…	…	…	6,322,705	6,644,769	2,021,678	2,083,384	2,170,291	509
84,533,000	32,242,000	168,922,000	84,421	1,130,877	3,569,561	1,266,067	526,297	3,878,942	3,841,852	5,290,442	6,470,619	6,575,071	510
(No Business	Written in Fla.)	…	…	…	…	…	…	…	…	…	3,356,124	3,664,895	511
4,727,585	6,320,645	40,338,847	229,996	614,130	161,320	90,695	178,909	2,778,438	2,920,771	3,278,258	3,476,821	3,575,144	512
12,496,491	11,029,697	44,568,855	64,735	431,514	279,701	159,960	80,948	11,693,055	13,752,715	16,279,296	19,412,382	22,674,345	513
18,613,919	6,662,900	69,733,138	195,516	724,527	…	…	232,154	11,027,410	13,616,668	19,667,323	21,998,773	24,823,034	514
…	…	…	…	…	…	…	(Company	Admitted to Fla.,	12-27-82)	…	…	3,128,634	515
61,683,000	65,547,000	156,567,000	396,679	954,114	452	…	3,591,361	2,515,646	3,300,312	4,277,890	6,301,160	10,700,193	516
34,934,523 15,000	29,640,091 193,001	102,933,264 512,834	693,908 15,000	1,299,119 903	2,351,297 …	1,322,365 …	73,111 …	6,933,482	7,012,736	6,866,411	7,885,249	8,610,237	517
(No Ordinary 74,879,000	Business Written) 35,009,000	… 91,806,000	… 534,085	… 1,567,398	517,093 …	104,479 …	… …	3,507,554	4,018,648	4,706,679	4,754,235	5,674,157	518
… …	593,312 6,367,255	879,762 15,000	15,834 …	16,305 1,047	… …	… …	… …	3,324,311	3,597,342	3,718,051	3,767,788	4,410,768	519
… 560,000	110,000 39,879,904	10,000 625,000	15,000 145,030	274 371,450	4,326,155 …	5,452,870 …	… …	2,560,882	3,151,431	2,782,882	2,644,411	2,233,202	520
111,000	320,571	4,141,010	50,086	58,550	30,932	18,298	20,888	2,011,659	2,354,890	2,094,008	2,303,471	2,277,563	521
116,051,273 15,324,992 11,566	132,409,933 8,076,275 128,750	405,133,873 121,698,351 49,741	1,220,647 386,950 …	4,441,212 690,168 −18	611,362 … …	860,448 … …	46,063 … …	34,693,314	39,200,001	42,271,868	43,177,444	47,649,345	522
300,000 …	1,754,144 95,000	6,661,079 400,000	… …	91,709 6,770	… …	… …	1,773 …	3,875,866	3,158,172	3,137,819	8,417,716	6,994 862	523
… 1,644,375 107,269,253	−912,198 −1,962,264 97,754,847	3,082,582 30,373,870 92,970,394	91,080 … 466,195	98,304 … 2,114,714	894,100 … …	378,158 … …	… … …	54,373,686	66,632,314	79,530,521	95,256,236	90,260,493	524
… 2,274,000 …	16,000 7,506,000 5,000	2,984,000 39,577,000 184,000	16,000 151,231 1,460	37,894 263,622 6,080	3,155,228 … …	4,536,667 … …	… … …	1,383,026	1,972,586	1,760,651	295,354	1,348,443	525
139,187,085 204,800,957 …	85,143,776 58,964,710 −576,780	554,231,428 1,093,861,871 1,861,451	1,365,162 3,478,318 5,058	7,216,357 5,340,064 14,273	33,005,620 … …	23,133,320 … …	11,745 … …	224,129,593	237,036,251	225,451,129	228,627,524	249,363,736	526
232,011 41,744	216,691 …	1,775,579 8,275,314	23,549 …	30,157 …	129 …	… …	1,950 …	14,950,342	16,774,256	17,483,290	18,043,855	14,387,800	527
32,223,655 55,922,708	31,309,853 32,419,880	256,559,677 121,083,409	1,841,709 236,219	4,805,673 687,196	8,990,643 …	8,092,630 …	59,328 60,023	87,093,730	94,934,669	113,309,726	130,127,226	153,038,923	528
… …	… …	… …	… …	… …	… …	… …	… 85,776	24,564,080	25,980,868	26,227,424	22,082,633	23,988,945	529

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
530. Provident Security Life Insurance Co. (5489) Post Office Box 1738 Atlanta, GA 30371	$ 3,080,336	$ 908,271	$ 1,000,000	$ 1,172,065	$ −77,845	1970	$	$	1979	$ 3,686,000	530
531. Providers Fidelity Life Insurance Co. (5482)	(Name Changed	from "Providers	Benefit Life Ins.	Co.," 4-22-83)							
1 Bala Cynwyd Plaza, Suite 215 Bala Cynwyd, PA 19004	34,411,848	25,306,873	2,000,000	7,102,975	−5,739,311	1969			1980		531
532. Pruco Life Insurance Company (Ariz.) (5682) Prudential Plaza Newark, NJ 07102	114,969,769	102,258,871	2,000,000	10,710,898	−2,832,521	1976		500,000	1980		532
533. Prudential Insurance Company of America (6300) Prudential Plaza Newark, NJ 07101	66,707,208,911	64,203,523,622		2,503,685,288	269,815,461	1875			1981	6,390,280,950	533
Group										9,310,645,330	
Industrial										94,544,579	
Credit										327,301,649	
534. Public Fidelity Life Insurance Co., Inc. (Del.) (5492) 100 Presidential Blvd. North Bala Cynwyd, PA 19004	7,354,313	4,031,175	1,100,000	2,223,138	467,368	1954	220,000		1979		534
Credit										7,328,155	
535. Public Savings Life Ins. Co. (5495) P.O. Box 10020 Charleston Heights, SC 29411	34,663,735	24,268,310	694,116	9,701,308	1,000,109	1929	470,814		1979	6,849,135	535
Group										5,198,102	
Industrial										1,945,000	
536. Puritan Life Insurance Company (5494) P.O. Box 9200 Providence, RI 02940	324,060,875	160,965,894	2,750,000	160,344,981	−39,916,322	1907			1977	166,481,124	536
Group										25,412,871	
Credit										456,933	
537. Pyramid Life Insurance Company (5496) Post Office Box 772 Shawnee Mission, KS 66201	59,607,210	44,204,974	1,120,000	14,282,235	−3,610,963	1914			1979	9,072,137	537
538. Reliable Life Insurance Company (5499) 231 West Lockwood Avenue Webster Groves, MO 63119	233,631,172	186,939,835	3,000,000	43,691,337	7,111,883	1912	2,400,000		1979	1,583,861	538
Industrial										178,482	
Credit										2,557	
539. Reliance Standard Life Insurance Company (Ill.) (5500) 4 Penn Center Plaza Philadelphia, PA 19103	548,446,486	513,709,403	1,334,025	33,405,058	6,974,681	1907			1981	60,472,000	539
Group										57,789,000	
Industrial											
Credit										3,000	
540. Republic National Life Group Ins. Co. (5506) P.O. Box 223647 Dallas, TX 75222	149,897,472	112,949,247	1,500,000	35,248,225	4,005,519	1975			1980		540
Group										140,955,000	
Industrial										190,000	
541. Republic National Life Insurance Company (5505) P.O. Box 226210 Dallas, TX 75266	499,043,892	467,343,329	1,500,000	30,200,563	14,248,540	1928	11,000,000		1980	119,772,059	541
Group											
542. Republic-Vanguard Life Insurance Co. (5509) P.O. Box 223000 Dallas, TX 75222	36,685,204	20,182,990	2,792,306	12,689,908	−1,892,486	1965			1980	1,465,915	542
Group											
543. Reserve Life Insurance Company (5510) 403 South Akard Street Dallas, TX 75222	341,178,528	251,751,083	2,000,000	87,427,445	−7,348,148	1938			1980	69,428,202	543
Group										10,715,188	
544. Reserve National Insurance Company (5511) 6100 North Grand Boulevard Oklahoma City, OK 73118	16,868,101	13,638,417	610,100	2,619,584	614,800	1956	172,744		1979		544
545. Resources Life Insurance Company (Del.) (5513) One Bridge Plaza North Fort Lee, NJ 07024	61,737,056	54,688,625	2,000,000	5,048,431	−6,674,952	1973			1981		545
546. Roosevelt Natl. Life Ins. Co. of America (5512) P.O. Box 5147 Springfield, IL 62705	29,236,063	26,652,368	1,000,000	1,583,696	40,404	1961	150,000		1982	16,210,663	546
547. Royal Life Insurance Company of America (5515) 60 Washington St. Hartford, CN 06102	33,669,759	13,898,346	2,500,000	17,271,413	−1,609,995	1963			1979	35,022,457	547
548. SMA Life Assurance Company (5527) 440 Lincoln Street Worcester, MA 01605	196,094,079	181,301,700	1,505,000	13,287,379	−1,089,045	1967			1978	52,843,250	548
549. Safeco Life Ins. Co. (5518) 4347 Brooklyn Ave. North Seattle, WA 98105	613,108,251	578,082,021	2,000,000	33,026,230	8,755,339	1957	1,000,000		1980	68,440,108	549
Group										244,674,579	
550. Safeco National Life Insurance Company (5523) Safeco Plaza Seattle, WA 98185	4,821,901	1,302,038	2,000,000	1,519,863	−980,013	1979			1980	8,416,000	550

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31. 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 598,000	$ 1,480,000	$ 2,804,000	$ 15,000	$ 38,628	$	$	$ 125	$	$	$ 2,106,174	$ 2,100,072	$ 2,172,065	530
(No Business	Written in Fla.)	....	....	....	....	....	....	14,650,366	13,991,217	13,433,366	14,742,636	9,102,975	531
....	....	....	....	....	41,974	....	3,260,353	....	....	....	6,003,153	12,710,898	532
1,221,004,898 1,480,917,982 3,120,720 40,180,123	1,041,800,606 489,977,485 6,110,985 81,244,254	6,569,485,242 10,301,585,827 91,554,314 286,237,518	48,716,571 38,248,414 5,351,255 1,049,303	107,152,679 44,183,096 −11,656 1,701,222	144,897,770	129,047,605	705,496 9,106,548	2,031,196,635	2,161,289,788	2,798,536,618	2,413,958,505	2,503,685,288	533
(No Ordinary 4,726,949	Business Written) 5,349,982	 6,705,122	 42,868	 77,714	....	....	....	2,962,106	3,625,455	3,518,746	3,093,156	3,323,138	534
11,359,756 38,080 1,504,000	17,511,960 6,817 3,319,890	696,931 5,229,365 129,110	24,326 2,000	88,363 53,602	73,735	20,710	4,996	5,663,930	6,415,353	7,094,301	7,165,323	10,395,424	535
16,074,275 2,690,172 14,834	40,948,414 297,318	141,606,985 28,103,043 174,449	344,497 87,860	1,127,377 92,650 −719	61,950	47,195	15,554	26,837,790	34,265,650	40,536,207	52,777,439	163,094,981	536
5,239,433	4,100,668	10,210,902	47,407	258,166	860,880	350,502	175	14,308,073	16,287,836	17,881,441	19,609,585	15,402,235	537
....	371,606 12,107 2,557	1,212,255 166,375	44,858 30,294	37,229	8,730	207	....	28,304,700	28,647,565	31,741,117	38,763,746	46,691,337	538
19,236,000 82,046,000	17,971,000 23,289,000 1,000	61,737,000 116,546,000 2,000	114,543 184,001 500	579,191 427,980	2,534,511	2,334,462	10,017,625	25,283,700	32,376,396	34,396,089	33,744,781	34,739,083	539
(No Ordinary 33,152,000 63,000	Business Written) 35,658,000	.... 138,449,000 253,000	.... 230,802	.... 610,759 577	4,579,592	3,915,965	....	....	....	....	29,089,337	36,748,225	540
27,680,332	25,824,159	121,628,232	472,991 235,133	1,745,238	104,620	64,430	131,143	51,013,243	63,590,322	66,428,530	29,863,159	31,700,563	541
2,364,600	−10,268 −30,000	3,840,783 30,000	2,692	10,944 133	202	....	....	....	....	15,904,899	16,719,541	15,482,214	542
17,796,191 5,130,000	20,368,420 502,832	66,855,973 15,342,356	477,557 123,869	1,132,540 352,491	14,256,044	7,528,393	1,327,944	72,438,359	82,948,743	104,259,474	97,083,665	89,427,445	543
....	....	....	....	−127	26,984	6,205	....	....	2,725,561	3,161,275	3,322,611	3,229,684	544
....	....	....	....	637	....	....	....	....	4,991,046	6,289,479	5,584,051	7,048,431	545
16,823,113	9,538,042	23,495,734	12,000	258,951	....	....	111,862	2,432,788	2,003,687	2,369,430	2,522,830	2,583,696	546
13,473,510	13,290,970	29,204,937	2,000	85,629	....	....	20,450	21,139,732	21,418,974	19,174,795	15,686,168	19,771,413	547
28,529,187	19,475,427	61,896,010	100,000	213,712	575,384	386,174	15,009	4,025,841	4,449,553	5,811,471	11,842,289	14,792,379	548
15,665,704 107,278,796	14,459,725 43,812,790	69,666,087 308,140,584	84,684 732,789	750,678 1,370,529	3,754,332	3,675,159	2,982,780 131,250	22,695,472	27,844,889	32,332,039	28,291,900	35,026,230	549
3,749,000	2,191,205	9,973,795	....	41,036	....	....	....	....	3,052,934	4,818,511	4,464,508	3,519,863	550

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
551. St. Paul Life Insurance Company (5520) P.O. Box 43271 St. Paul, MN 55164	$ 119,330,543	$ 107,262,678	$ 1,500,000	$ 10,567,864	$ 149,134	1973	$	$	1979	$75,328,626	551
Group										4,682,000	
552. Security of America Life Insurance Co. (5526) P.O. Box 376 Reading, PA 19603	66,724,268	52,356,305	2,043,778	12,324,185	3,508,318	1963	1,001,451		1979		552
Credit										20,452,000	
553. Security Assurance Company (Ariz.) (5524) 105 South 17th Street Omaha, NB 68102	85,407,077	21,210,151	26,000,000	38,196,926	1,275,277	1968	502,500		1981		553
Credit										5,827,637	
554. Security Benefit Assurance Company (5680) 700 Harrison Street Topeka, KS 66636	4,987,872	1,684,238	1,200,000	2,103,634	75,536	1981			1981		554
555. Security Benefit Life Insurance Company (6304) 700 Harrison Street Topeka, KS 66636	645,089,076	605,858,697		39,230,377	−1,944,875	1892			1980	122,070,208	555
Group										77,007,311	
556. Security Connecticut Life Insurance Co. (5518) Security Drive Avon, CT 06001	295,142,401	257,766,721	2,916,469	34,459,211	785,932	1955			1981	683,449,475	556
Group										13,317,150	
557. Security First Life Insurance Co. (Del.) (5514) 1800 Avenue of the Stars, Suite 1400 Los Angeles, CA 90067	138,296,220	98,294,611	1,100,000	38,901,609	350,118	1961			1980		557
558. Security Life of Denver Insurance Co. (5525) 1616 Glenarm Place Denver, CO 80202	291,322,702	248,869,763	2,880,000	39,572,939	12,844,294	1950	1,401,684		1980	4,546,000	558
Group										6,554,000	
559. Security Life Ins. Co. of Georgia (5521) 952 Georgia Avenue Macon, GA 31208	39,936,103	32,894,308	1,836,022	5,205,772	2,435,447	1954	1,087,850		1977	48,118,338	559
Industrial										125,410,103	
560. Security Mutual Life Ins. Co. of New York (6305) 80–84 Exchange Street Binghamton, NY 13902	387,690,002	366,485,299		21,204,703	2,578,394	1887			1980	110,050,975	560
Group										24,880,635	
561. Sentry Life Insurance Company (5528) 1800 North Point Drive Stevens Point, WI 54481	727,144,162	684,641,019	3,161,780	39,341,382	−6,023,263	1958			1977	45,899,469	561
Group										220,899,511	
Credit										76,652	
562. Shelby Life Insurance Co. of Shelby Ohio (5517) 19 Mansfield Avenue Shelby, OH 44875	9,056,090	5,569,121	1,100,000	2,386,968	−69,858	1973			1979	45,613,175	562
Group											
563. Shenandoah Life Ins. Co. (5522) P.O. Box 12847 Roanoke, VA 24029	254,299,552	236,553,002		17,746,550	1,561,069	1916			1977	39,328,391	563
Group										29,951,957	
564. Society National Life Insurance Company (5533) 9101 Wesleyan Road Indianapolis, IN 46268	9,727,919	7,161,743	1,000,000	1,566,176	103,613	1954			1981		564
Group										70,443,000	
565. Southeast Life Ins. Co. of Florida (5536) 9300 South Dadeland Boulevard, Suite 102 Miami, FL 33156	2,455,259	985,512	720,000	749,747	155,477	1973			1979	39,718,000	565
Credit										37,557,000	
566. Southeastern General Life Insurance Co. (5529) P.O. Box 3600 Winter Park, FL 32790	13,827,057	10,501,833	500,000	2,825,224	818,690	1971	958,000		1979	82,842,000	566
567. Southern Farm Bureau Life Insurance Co. (5530) P.O. Box 78 Jackson, MS 39205	1,208,148,865	1,128,938,521	612,000	78,598,344	11,253,505	1946	259,182		1981	168,347,017	567
Group										1,618,941	
568. Southern Life and Health Ins. Co. (Del.) (5540) 2101 Highland Ave. Birmingham, AL 35205	1,139,291,808	1,110,411,296	4,926,030	23,954,482	6,159,124	1880	20,700,000		1981	214,162,542	568
Industrial										97,711,615	
569. Southern Life Insurance Company (5545) Post Office Box 21887 Greensboro, NC 27420	167,995,965	151,864,368	2,000,000	14,131,597	2,239,165	1927	750,000		1979	32,209,020	569
Industrial											
570. Southern Protective Life Insurance Co. (5543) 1725 Memorial Park Dr. Jacksonville, FL 32204	4,863,533	2,982,515	500,000	1,381,018	−9,585	1980			1981		570
Credit										15,013,000	
571. Southern Security Life Insurance Company (5546) 151 Wymore Road, Suite 450 Altamonte Springs, FL 32701	11,490,220	7,829,797	1,537,250	2,123,173	−406,554	1969			1981	178,900,000	571
572. Southern United Life Insurance Company (5553) 116 Catoma Street Montgomery, AL 36101	27,528,584	21,957,374	1,396,605	3,974,605	−98,964	1956	325,194		1981	5,537,586	572
Industrial										3,658,923	
Credit										20,722,499	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 85,529,530 1,095,000	$ 24,479,361 −50,400,000	$ 136,378,795 56,177,000	$ 44,457 78,429	$ 970,243 308,899	$ 3,599,553	$ 2,622,183	$ 139,110	$ 8,892,577	$ 10,244,819	$ 10,998,950	$ 10,871,906	$ 12,067,864	551
(No Ordinary 10,629,000	Business Written) 4,660,000	26,421,000	90,562	413,820	91,407	59,194		9,038,050	8,424,976	9,569,629	12,123,596	14,367,963	552
(No Ordinary 4,244,063	Business Written) 7,232,132	2,839,588	19,305	44,343	8,948	2,277		4,306,134	5,406,619	5,488,428	61,622,349	64,196,926	553
							(Company	Admitted to Fla.,	7-28-82)			3,303,634	554
17,154,943	16,229,070 40,285,765	122,996,081 36,721,546	534,167 250,057	1,618,238 280,276	3,320,684	3,818,853	32,408 9,481	40,696,147	52,222,506	48,683,031	48,262,794	39,230,377	555
492,641,676 19,554,550	173,605,770 8,356,613	1,002,485,381 24,515,087	1,897,422 41,500	7,231,145 93,006	49,479	37,822	8,849	13,222,408	20,505,969	29,840,786	37,745,396	37,375,680	556
(No Business	Written in Fla.)							1,287,089	1,426,250	2,180,946	2,482,668	40,001,609	557
360,000	−2,770,000 −18,000	7,676,000 6,572,000	48,633	208,111 306,039	9,244	11,010		15,270,274	23,072,529	27,080,129	34,332,667	42,452,939	558
20,210,869 124,230,517	21,426,760 140,357,514	46,902,447 109,283,106	112,972 593,407	941,023 2,697,418	2,273,621	392,706		5,692,456	6,485,665	8,498,674	5,856,484	7,041,794	559
21,894,517 2,639,082	18,130,668 2,044,163	113,814,824 25,475,554	665,115 43,000	1,684,051 58,822	585,412	161,345	1,533	16,002,418	16,524,900	16,564,361	18,546,858	21,204,703	560
24,126,179 44,430,414 80,229	16,722,762 95,865,759 56,712	53,302,886 169,464,186 100,169	90,534 653,750	693,110 1,435,430 1,810	18,670,075	16,498,834	2,930 362,773	20,843,382	26,697,554	33,227,831	38,860,078	42,503,162	561
23,126,350 195,000	16,792,229	51,947,296 195,000	150,000	333,082			184,242	3,693,810	3,605,411	3,542,937	3,564,745	3,486,968	562
55,061,164 21,221,750	7,723,707 −8,273,675	86,665,848 59,447,382	157,350 439,565	582,154 586,751	162,023	191,676	104,241	12,441,863	14,459,723	14,898,655	15,312,446	17,746,550	563
(No Ordinary 28,528,000	Business Written) 19,224,000	79,747,000	180,000	605,274	10,399,705	8,948,828	918	1,324,285	1,588,012	2,420,674	2,178,373	2,568,176	564
13,655,000 6,440,000	10,946,000 22,720,000	42,427,000 21,277,000		545,260 153,142	294,273	148,647		601,769	720,533	899,076	1,233,968	1,469,747	565
	18,357,000	64,485,000	164,518	1,334,304			251,287	1,677,424	1,520,317	2,790,568	3,113,265	3,325,224	566
603,982 110,169	11,423,254 159,326	157,527,745 1,569,784	1,504,821 15,625	3,586,931 18,986	43,723	15,779	24,919	53,262,044	55,811,898	63,333,063	71,277,932	79,210,344	567
101,926,502	103,003,739 10,589,228	213,085,305 87,122,387	1,230,719 1,019,399	4,744,345 2,955,332	2,715,538	698,557	8,511	20,938,777	25,024,272	33,158,663	28,235,254	28,880,512	568
6,266,784	5,635,767	32,840,037	101,919	380,318 3,277	113,950	12,936	98,366	16,181,405	18,083,278	16,943,259	14,516,430	16,131,597	569
(No Ordinary 19,003,000	Business Written) 10,0(9,000	23,947,000	49,565	581,033	401,931	47,722			2,018,000	1,953,940	1,970,346	1,881,018	570
127,360,000	34,330,000	271,930,000	546,950	3,487,522	3,674		2,487,577	5,853,354	5,708,737	5,129,497	4,279,956	3,860,423	571
	2,019,637 120,409 1,646,384	3,517,949 3,538,514 19,076,115	17,699 26,712 49,459	114,956 134,453 178,350	84,388	23,384		6,102,954	5,581,687	6,446,971	6,062,840	5,571,210	572

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
573. Southland Life Insurance Company (5556) Southland Center Dallas, TX 75221	$ 912,215,846	$ 820,055,220	$ 7,500,000	$ 84,660,625	$ 21,904,827	1909	$17,194,290	$	1979	$100,685,645	573
Industrial										15,669,785	
574. Southwestern General Life Insurance Co. (5548) Post Office Box 799 Dallas, TX 75221	100,551,388	77,763,244	1,200,000	21,588,144	4,264,868	1968	2,500,000		1981	389,518	574
Industrial										14,364	
575. Southwestern Life Insurance Company (5550) Post Office Box 2699 Dallas, TX 75221	1,818,760,910	1,679,463,020	1,500,000	137,797,889	42,686,365	1903	28,500,000		1981	65,745,000	575
Group										767,000	
Credit										66,400,000	
576. Sovereign Life Ins. Co. of California (5555) 30 West Sola Street Santa Barbara, CA 93104	38,682,293	23,840,066	1,100,000	13,742,227	−2,779,702	1963			1979	41,121,170	576
Group										50,000	
577. Springfield Life Insurance Company, Inc. (Vt.) (5559) 1250 State Street Springfield, MA 01133	134,183,323	118,117,356	1,200,000	14,865,967	3,781,445	1959			1981	26,808,597	577
Group										10,325,625	
578. Standard of America Life Ins. Co. (5562) Executive Plaza Park Ridge, IL 60068	73,878,522	61,074,625	1,144,516	11,659,381	1,905,261	1953	5,106,000		1981	2,451,459	578
Group										26,624,279	
579. Standzrd Life and Accident Insurance Co. (5557) 421 Northwest 13th Street Oklahoma City, OK 73193	147,890,432	126,335,590	1,002,210	20,552,632	154,774	1976			1980	29,134,470	579
Credit										1,376,933	
580. Standard Life and Casualty Ins. Co. (5558) 215 Hampton Rock Hill, SC 29730	12,715,869	9,976,790	600,000	2,139,079	1,065,872	1948	477,045		1979	379,903	580
581. Standard Life Insurance Co. (5561) P.O. Office Box 1729 Jackson, MS 39205	116,438,703	90,211,996	1,000,000	25,226,707	2,240,435	1929	754,187		1981	6,867,563	581
Group										26,636,655	
Credit										3,029,983	
582. Standard Security Life Ins. Co. of NY (5563) 485 Madison Avenue New York, NY 10022	114,825,257	99,358,582	2,069,476	13,397,199	4,377,370	1958	1,000,000		1979	56,258,820	582
583. State Farm Annuity & Life Ins. Co. (5755) One State Farm Plaza Bloomington, IL 61701	3,807,630		1,000,000	2,807,630	304,957	1982					583
584. State Farm Life Insurance Company (5570) One State Farm Plaza Bloomington, IL 61701	4,293,366,151	3,656,869,938	3,000,000	633,496,212	80,496,328	1929	480,000		1978	2,176,146,967	584
Group										158,100,961	
Credit										24,497,769	
585. State Life Insurance Company (6310) P.O. Box 406 Indianapolis, IN 46206	149,351,282	135,162,910		14,188,371	458,660	1894			1979	44,652,962	585
586. State Mutual Insurance Company (6320) 1600 Block Martha Berry Rome, GA 30161	25,597,731	22,890,210		2,707,521	85,780	1936			1979	9,635,803	586
587. State Mutual Life Assur. Co. of America (6330) 440 Lincoln Street Worcester, MA 01605	2,738,822,822	2,603,754,428		135,068,393	13,937,804	1845			1981	354,701,003	587
Group										437,094,170	
Credit											
588. State Reserve Life Insurance Co. (5576) P.O. Box 1509 Fort Worth, TX 76101	52,059,341	44,905,253	1,000,000	6,154,088	1,191,023	1924			1980	31,666,761	588
589. States General Life Insurance Company (5538) P.O. Box 140500 Dallas, TX 75214	11,057,740	7,468,311	1,000,000	2,589,429	−106,703	1955			1979	100,535	589
590. Statesman Life Insurance Company (Iowa) (5569) 105 Vulcan Road Birmingham, AL 35209	29,868,998	28,047,897	1,162,668	658,433	−1,025,311	1964	117,618		1981	2,378,357	590
Group											
591. Sterling Investors Life Insurance Co. (5572) 3900 South Florida Avenue Lakeland, FL 33803	4,575,851	2,364,399	1,000,000	1,211,452	375,486	1978			1980	54,593,000	591
592. Sterling Life Insurance Company (Ariz.) (5574) 100 South Limestone Street Springfield, OH 45501	55,369,938	47,463,850	2,000,000	5,906,088	598,949	1958	1,800,000		1980		592
Credit										17,083	
593. Summit National Life Ins. Co. (5580) P.O. Box 5151 Akron, OH 44313	80,861,192	68,682,124	2,500,000	9,679,068	459,324	1963			1980	18,883,916	593
Group										7,980,670	
594. Sun Life Assurance Company of Canada (7020) 1 Wellesley Hills Executive Park Wellesley Hills, MA 02181	1,695,540,620	1,636,987,908	800,000	57,752,712	−49,467,544	1871			1981	510,259,649	594
Group										290,105,367	
595. Sun Life Assurance Co. of Canada (U.S.) (Del.) (5577) One Sun Life Executive Park Wellesley Hills, MA 02181	420,121,845	367,374,485	2,700,000	50,047,360	−2,990,683	1973			1978		595
Group											

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
$ 46,654,217	$ 28,823,830	$ 118,516,032	$ 296,248	$ 1,538,084	$ 182,729	$ 138,670	$ 30,625	$ 64,299,428	$ 61,256,698	$ 72,586,802	$ 90,888,185	$ 92,160,825	573
28,750	747,686	14,950,849	125,867	249,008	...	...	...	...	...	...	...	...	
120,000	24,111	485,407	1,500	8,682	...	...	...	14,570,227	16,818,493	21,496,383	23,375,166	22,788,144	574
...	3,371	10,993	4,100	371	...	...	...	...	...	...	...	...	
2,827,000	9,211,000	59,361,000	556,937	1,000,919	92,228	171,392	66,837	108,185,852	121,898,806	142,450,896	120,682,894	139,297,889	575
584,000	22,000	1,329,000	...	294,504	...	...	6,773	...	...	...	...	...	
...	5,500,000	60,900,000	247,081	250,569	...	...	...	...	...	...	...	...	
10,854,500	9,136,707	42,838,963	168,450	252,592	1,196	...	...	6,412,462	6,475,193	5,452,800	17,133,122	14,842,227	576
...	...	50,000	...	...	...	...	...	...	...	...	...	...	
1,504,730	5,889,861	22,423,466	353,014	381,560	2,249,877	1,177,467	−22,408	8,484,433	11,519,598	11,919,457	12,826,723	16,065,967	577
...	−598,274	10,923,899	43,400	76,472	...	...	...	...	...	...	...	...	
17,000	355,793	2,112,666	22,489	66,063	3,794	200	...	4,183,692	7,003,682	8,489,194	13,344,457	12,803,897	578
...	−1,419,479	28,043,758	...	49	...	...	...	...	...	...	...	...	
12,878,783	13,022,798	28,990,455	133,418	471,683	3,402,554	3,002,978	4,050	13,426,358	17,190,357	19,518,783	19,857,738	21,554,842	579
...	345,859	1,031,074	...	−31	...	...	...	...	...	...	...	...	
1,000	124,607	256,296	5,000	5,518	233,643	283,410	...	2,413,740	2,532,237	1,597,885	1,916,783	2,739,079	580
3,485,046	1,611,630	8,740,979	7,013	120,104	4,092	3,595	7,477	10,619,255	11,751,746	18,032,108	22,858,318	26,226,707	581
...	−938,169	27,574,824	...	...	...	...	...	...	...	...	...	...	
1,524,893	2,202,606	2,352,270	10,104	28,456	...	...	...	...	...	...	...	...	
20,448,981	18,579,091	58,128,710	197,407	376,082	61,620	139,882	1,311	7,009,521	7,442,026	11,059,631	11,778,825	15,466,675	582
...	...	...	...	...	...	...	(Company	Admitted to Fla.	10-12-82)	...	...	3,807,630	583
620,394,550	352,617,974	2,443,923,543	3,940,808	21,620,452	...	...	5,115,850	310,849,944	407,526,236	484,690,395	565,879,168	636,496,212	584
1,355,000	−12,542,803	171,998,764	476,927	811,681	...	...	...	...	...	...	...	...	
4,287,594	15,722,565	13,062,798	103,140	20,262	...	...	...	...	...	...	...	...	
24,702,528	13,675,394	55,680,096	185,778	675,239	174,872	94,806	24,491	11,950,205	12,629,126	13,400,485	13,596,587	14,188,371	585
14,412,354	3,218,027	20,830,130	1,000	221,243	761	1,760	...	1,582,982	1,846,130	2,179,719	2,551,058	2,707,521	586
68,448,514	67,773,496	355,376,021	2,697,317	7,694,045	16,362,413	15,219,148	−71,901	87,392,332	97,056,773	103,212,497	115,597,169	135,068,393	587
174,059,820	20,709,517	590,444,473	825,005	1,820,809	...	...	249,507	...	...	...	...	...	
...	...	...	666	...	...	...	...	...	...	...	...	...	
28,258,718	14,255,295	45,670,184	39,390	373,879	430,094	390,673	184,436	4,688,292	5,646,861	5,675,424	6,442,583	7,154,088	588
...	11,500	89,035	6,000	1,521	1,730	100	...	...	...	...	3,890,893	3,589,429	489
...	285,828	2,092,529	1,250	38,528	95,669	91,801	...	3,386,658	3,645,322	3,807,664	3,617,242	1,821,101	590
...	...	...	...	...	...	...	64,865	...	...	...	...	...	...
19,015,000	7,752,000	65,856,000	32,498	1,705,250	...	...	73,992	1,269,422	1,356,153	1,513,543	1,787,545	2,211,452	591
(No Ordinary	Business Written)	...	...	...	65,184	8,846	...	4,442,775	5,164,868	6,947,788	8,020,649	7,906,068	592
...	5,000	12,083	...	...	...	...	...	...	...	...	...	...	
133,423,970	2,997,836	149,310,050	84,622	496,934	...	...	413,594	8,732,843	9,479,103	9,426,806	11,025,419	12,179,068	593
...	492,614	7,488,056	...	...	...	...	1,421	...	...	...	...	...	
136,315,272	140,120,044	506,454,877	2,441,628	7,788,324	1,067,103	1,281,831	79,404	35,890,001	46,919,136	84,885,988	79,087,558	58,552,712	594
62,327,000	−20,032,621	372,484,988	1,384,016	1,076,899	...	...	26,330	...	...	...	...	...	
28,297,154	2,725,047	25,572,107	...	112,166	...	...	75,077	4,478,168	7,678,962	8,461,492	11,266,315	52,747,360	595
...	...	...	...	...	...	...	309,707	...	...	...	...	...	

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
596. Sun Life Insurance Company of America (5573) Chas. Center Sun Life Building Baltimore, MD 21201	$ 529,325,723	$ 493,545,380	$ 5,636,400	$ 30,143,943	$ 3,884,933	1890	$ 4,978,990	$	1980	$236,895,273	596
Group										16,319,488	
Industrial										3,055,900	
597. Sunbelt Life Insurance Company (5539) P.O. Box 723657 Atlanta, GA 30339	2,541,957	654,450	750,000	1,137,507	99,751	1974			1979		597
Credit											
598. Superior Life Insurance Company (5578) P.O. Box F471 Florence, SC 29501	32,236,115	16,113,695	1,000,000	15,122,420	1,940,225	1954			1981		598
Credit											
599. *Surety Life Insurance Company* (5582) P.O. Box 30030 Salt Lake City, UT 84125	84,139,582	77,026,205	1,775,821	5,337,556	1,343,046	1936	100,000		1980	6,793,773	599
Group										22,351,781	
600. Tara Life Ins. Co. of America (Del.) (5583) 367 South Gulph Road King of Prussia, PA 19406	7,641,998	7,904,354	1,100,047	−1,362,403	−2,846,635	1965	19,788		1982		
Group										51,750 442,000	600
601. Teachers Ins. & Annuity Assoc. of America (5581) 730 Third Avenue New York, NY 10017	13,519,896,507	13,084,806,025	1,000,000	434,090,482	5,499,339	1918			1979	78,777,472	601
Group										1,530,312	
602. Time Insurance Company (5586) 515 West Wells Milwaukee, WI 53203	251,122,601	192,367,339	1,802,685	56,952,576	10,180,329	1910	3,040,000		1980	175,137,000	602
Group										80,783,000	
603. Tower Life and Accident Ins. Co. (Ill.) (5587) 110 East Washington Street Indianapolis, IN 46204	11,815,799	7,691,121	1,000,000	3,124,678	659,066	1967			1979	70,668	603
604. Trans Pacific Life Insurance Company (5584) P.O. Box 1710 Santa Monica, CA 90406	10,514,585	3,828,555	1,500,000	5,186,030	299,258	1961	400,000		1981	25,000	604
605. Trans World Assurance Company (5595) P.O. Box 5009 San Mateo, CA 94402	47,468,321	42,132,451	2,425,842	2,910,028	1,000,438	1963			1980	88,127,952	605
606. Transamerica Assurance Company (5603) 1150 South Olive Los Angeles, CA 90015	75,805,457	36,940,357	1,500,000	37,365,099	15,483,832	1973			1980	1,879,000	606
607. Transamerica Life Insurance & Annuity Co. (5588) P.O. Box 54178 Terminal Annex Los Angeles, CA 90054	1,578,766,591	1,545,414,680	1,500,000	31,851,911	−2,632,549	1966			1980	66,318,000	607
Group											
608. Transamerica Occidental Life Ins. Co. (5589) 1150 South Olive Los Angeles, CA 90015	2,640,648,169	2,484,846,564	25,000,000	130,801,605	7,547,606	1906	10,200,000		1980	1,089,245,000	608
Group										469,172,000	
Credit										150,446,000	
609. Transport Life Insurance Company (5591) 714 Main Street Fort Worth, TX 76102	154,625,891	139,844,674	8,013,714	6,767,503	−3,888,756	1958			1979	25,334,841	609
Group										13,672,276	
510. Travelers Insurance Company (5590) One Tower Square Hartford, CT 06115	17,440,305,490	16,736,424,650	100,000,000	603,880,840	190,113,312	1864	124,000,000		1980	944,696,000	510
Group										3,616,711,000	
Credit										2,457,000	
611. Travelers Insurance Company of Illinois (5596) One Tower Square Hartford, CT 06115	45,177,108	32,355,027	1,500,000	11,322,080	−2,233,337	1972			1977		611
Group											
612. Travelers Life and Annuity Company (5659) One Tower Square Hartford, CT 06115	1,434,413,854	1,403,877,246	1,500,000	29,036,607	−13,379,370	1973			1980		612
613. Travelers Life Insurance Co. (5825) One Tower Square Hartford, CT 06115	207,489,978	196,837,679	1,500,000	9,152,298	−1,832,483	1960			1980		613
614. Triad Life Insurance Corporation (5837) P.O. Box 61 Winston-Salem, NC 27102	17,078,087	9,961,866	1,211,523	5,904,697	1,207,347	1970			1980		614
615. Truman National Life Insurance Company (5609) 2800 Rockcreek Parkway, Suite 302 North Kansas City, MO 64116	6,823,249	4,803,009	1,000,000	1,020,240	−204,140	1958			1982		615
Credit										3,943,879	
616. Twentieth Century Life Insurance Company (N.C.) (5597) 8300 Dunwoody Place Atlanta, GA 30338	6,487,450	844,106	1,100,000	4,543,344	894,032	1958	1,080,000		1979		616
617. UCL Life Assurance Corporation (5740) P.O. Box 85345 Cincinnati, OH 45201	4,090,935	970,915	1,500,000	1,620,019	136,467	1981			1981		617

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No
$ 55,197,959	$ 66,277,506	$ 225,815,726	$ 579,237	$ 2,686,414	$ 1,505,002	$ 878,827	$ 1,408,752	$ 30,303,847	$ 36,026,519	$ 39,761,795	$ 37,095,168	$ 35,780,343	596
14,177,361	2,370,855	28,125,994											
	1,932,903	1,122,997	58,234	28,829									
(No Ordinary	Business Written)				8,598			1,828,945	1,250,000	1,459,298	1,664,606	1,887,507	597
746,000	161,000	585,000	1,341	19,406									
(No Ordinary	Business Written)				482,324	19,412					14,023,775	16,122,420	598
38,168,200	12,326,490	25,841,710	100,581	1,111,010									
664,227	1,300,194	6,157,806	14,664	70,862	586		7,115	5,438,606	6,067,319	5,435,335	6,167,864	7,113,377	599
4,343,786		26,695,567											
		51,750		6,242	3,136,243	2,063,635		1,423,229	2,326,769	2,051,307	4,409,009	−262,356	600
	442,000												
11,517,200	−6,163,143	96,457,815	88,194	650,562	77,121	77,390	6,856,976			404,663,634	413,780,891	435,090,482	601
	21,108	1,509,204		5,216									
78,545,000	48,559,000	205,123,000	726,000	1,522,807	12,811,441	10,078,378	288,160	41,658,761	43,608,775	44,706,168	52,333,950	58,755,262	602
24,060,000	26,907,000	77,936,000	192,000	337,630									
	4,466	66,202	4,000	4,009	50,539	7,954		3,388,596	4,207,471	4,407,803	3,764,262	4,124,678	603
	−1,500	26,500	1,000	936	1,406	5,345				6,729,861	6,920,842	6,686,030	604
74,543,390	23,493,613	139,177,529	16,000	2,917,364			988,969	4,338,268	5,082,023	5,175,028	5,240,488	5,335,870	605
71,086,000	4,142,000	68,823,000	90,026	850,056				1,739,016	2,091,249	9,314,005	23,456,286	38,865,099	606
1,000,000	19,142,000	48,176,000	159,324	454,027			110,694	16,873,850	19,425,450	21,152,780	32,934,835	33,351,911	607
							150,317						
609,319,000	279,257,000	1,419,307,000	4,034,596	9,092,388	8,791,967	9,013,539	56,684	153,354,777	175,514,473	170,856,061	174,626,350	155,801,605	608
283,435,000	93,460,000	659,147,000	1,001,714	2,108,530			3,048,546						
931,000	140,329,000	11,048,000	21,002	34,223									
4,249,333	5,260,167	24,324,007	1,000	819,730	204,559	71,213		10,013,401	12,344,067	12,209,821	13,835,746	14,781,217	609
	2,075,889	11,596,387	19,000	68,630									
396,891,000	220,471,000	1,121,116,000	7,249,577	13,154,425	83,510,035	82,797,606	789,953	472,359,664	560,297,516	603,668,728	678,525,317	703,880,840	610
323,461,000	33,341,000	3,906,831,000	14,108,220	16,699,173			1,908,059						
	206,000	2,251,000	4,437	6,050									
79,394,000		79,394,000		2,156,131	104,826	62,546		7,528,023	7,484,496	8,997,363	9,464,109	12,822,080	611
			41,000	3,551									
(No Business	Written in Fla.)										44,479,905	30,536,607	612
							(Company	Admitted to Fla.	12-27-82)			10,652,298	613
							(Company	Admitted to Fla.	2-2-83)			7,116,220	614
(No Ordinary	Business Written)				14,710	1,154		1,986,491	1,408,695	1,317,776	1,631,328	2,020,240	615
1,454,637	1,977,925	3,420,591	60,249	33,226									
					−8,883	16,679		3,775,814	4,777,742	5,560,929	5,919,418	5,643,344	616
							(Company	Admitted to Fla.	8-23-82)			3,120,019	617

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
618. USAA Annuity & Life Insurance Co. (5650) USAA Building San Antonio, TX 78288	$ 90,060,808	$ 81,855,254	$ 2,982,500	$ 5,223,054	$ 343,894	1979	$........	$........	1981	$........	618
619. USAA Life Insurance Company (5626) USAA Building San Antonio, TX 78288	265,742,054	222,137,170	1,100,000	42,504,884	8,597,230	1963	....	....	1981	372,788,755	619
Group										90,000	
620. US Life Credit Life Insurance Company (5602) One Woodfield Lake Schaumburg, IL 60195	60,194,613	38,292,576	1,676,179	20,225,858	3,327,588	1930	1,000,000	....	1981	....	620
Group										27,276,000	
Credit										22,503,456	
621. Underwriters National Assurance Company (5592) 3637 North Meridian Street Indianapolis, IN 46208	27,390,380	23,438,692	1,456,619	2,495,070	264,788	1961	....	....	1980	387,500	621
622. Unigard Olympic Life Insurance Company (5594) P.O. Box C 90055 Bellevue, WA 98009	88,350,028	72,555,942	1,232,000	14,562,085	805,902	1940	....	....	1979	2,235,777	622
Group										17,788,426	
623. Union Bankers Insurance Company (5593) 2551 Elm Street Dallas, TX 75222	130,151,152	106,590,369	1,233,426	22,327,357	3,890,206	1953	....	....	1980	60,691,733	623
Group										8,429,775	
624. Union Casualty Company (5598) 100 Aquila Court Building Omaha, NB 68102	7,688,090	5,851,363	800,000	1,036,727	−593,214	1957	....	....	1979	38,400	624
625. Union Central Life Insurance Company (6335) P.O. Box 179 Cincinnati, OH 45201	1,369,212,224	1,276,747,012	....	92,465,211	4,979,336	1867	....	....	1980	182,000,427	625
Group										69,546,506	
626. Union Fidelity Life Insurance Company (5600) 4850 Street Road Trevose, PA 19047	119,143,812	102,026,071	1,650,007	15,467,734	3,834,615	1958	....	....	1980	16,820,000	626
Group										29,710,000	
627. Union Labor Life Ins. Company (Md.) (5605) 111 Massachusetts Ave. Washington, D.C. 20001	1,033,600,992	1,001,955,138	2,222,475	29,423,379	127,745	1927	181,840	202,025	1978	692,000	627
Group										84,871,000	
628. Union Life Insurance Company (5606) 306 Center Street Little Rock, AR 72201	103,942,337	74,686,228	1,500,000	27,756,108	11,729,940	1921	5,245,000	....	1981	6,500,409	628
Group										9,427,284	
629. Union Mutual Life Insurance Company (6340) 2211 Congress Street Portland, ME 04112	2,442,306,716	2,289,162,200	....	153,144,516	18,332,210	1849	....	....	1978	59,709,000	629
Group										32,076,000	
630. Union National Life Insurance Company (5611) P.O. Box 3638 Baton Rouge, LA 70821	106,470,984	83,583,825	1,000,000	21,887,158	4,834,994	1930	1,200,000	....	1980	52,042,350	630
Industrial										12,146,368	
631. Union Security Life Insurance Company (5608) P.O. Box 50355 Atlanta, GA 30302	58,310,878	35,789,973	3,200,000	19,320,905	4,225,754	1955	160,000	....	1979	1,228,000	631
Credit										121,442,467	
632. Unionmutual Pension & Ins. Corporation (5599) P.O. Box 9548 Portland, ME 04122	311,308,979	303,909,261	1,000,000	6,399,718	1,883,763	1966	....	....	1980	....	632
633. Unionmutual Stock Life Ins. Co. of America (5632) 2211 Congress Street Portland, ME 04112	533,127,756	488,745,239	1,500,000	42,882,517	14,546,714	1966	3,500,000	....	1978	13,103,000	633
Group										235,621,000	
634. United American Insurance Company (5615) P.O. Box 810 Dallas, TX 75221	200,933,320	138,649,362	1,500,000	60,783,957	13,832,067	1947	....	....	1981	11,902,900	634
635. United Companies Life Insurance Company (5613) P.O. Box 1591 Baton Rouge, LA 70821	492,375,500	474,956,507	8,401,056	9,017,937	−10,615,330	1955	....	....	1981	159,079,000	635
Group										12,300,000	
Credit										30,753,000	
636. United Equitable Life Ins. Co. (5614) 8324 Skokie Blvd. Skokie, IL 60077	25,265,332	17,475,225	1,500,000	6,290,107	800,532	1967	100,000	180,000	1978	845,078	636
637. United Family Life Insurance Company (5619) P.O. Box 2204 Atlanta, GA 30301	192,742,835	167,936,406	2,840,000	21,966,429	6,669,811	1940	2,026,000	....	1979	25,936,100	637
638. United Fidelity Life Insurance Company (5617) P.O. Box 1778 Ft. Worth, TX 76101	205,845,975	176,671,544	4,000,000	25,174,431	3,525,852	1920	....	....	1980	35,708,878	638
Group										72,293,181	
Credit										3,279,806	
639. United General Life Insurance Co. (5607) P.O. Box 1080 Dallas, TX 75221	3,121,257	1,933,479	500,000	687,778	315,020	1955	....	....	1981	4,109,947	639
640. United Home Life Insurance Company (5601) 1000 North Madison Avenue Greenwood, IN 46142	45,927,585	37,134,224	1,849,784	6,943,577	134,215	1948	482,746	....	1980	1,585,386	640
Group										173,656,40	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$	$	$	$	$	$	$	$ 1,609,135	$	$	$ 3,933,381	$ 4,308,930	$ 8,205,554	618
95,113,391 1,538,000	22,435,651 70,000	445,466,495 1,558,000	689,820	3,261,747 4,783	....	....	496,470	21,720,195	25,068,483	27,823,040	32,505,708	43,604,884	619
(No Ordinary 879,000 24,583,158	Business Written) 26,741,716	.... 28,155,000 20,344,898	 146,873	 358,972	326,192	200,196	....	10,413,472	13,766,496	15,871,385	19,508,796	21,902,037	620
....	....	387,500	....	6,544	350,505	601,899	....	....	....	3,246,190	3,779,216	3,951,688	621
117,500 269,360	219,719 5,513,869	2,133,558 12,543,917	 35,000	37,749 43,430	8,906	16,907	20,470	10,823,716	12,514,556	14,620,655	15,110,963	15,794,065	622
39,313,645	19,122,665 −310,162	80,882,713 8,739,937	119,164	588,065 2,911	6,521,812	2,449,149	43,259 3,053	15,517,578	17,382,763	18,129,091	19,509,111	23,560,783	623
367,900	52,100	354,200	300	6,795	932,635	248,005	....	2,432,677	2,797,737	2,912,139	2,327,666	1,836,727	624
68,911,356 20,582,200	39,953,158 21,277,051	210,958,625 68,851,655	2,098,246 194,846	3,275,847 206,453	1,622,891	1,258,303	4,931 8,496	71,720,432	74,994,731	83,422,900	89,451,931	92,465,211	625
10,035,000 31,838,000	839,000 11,873,000	26,016,000 49,675,000	231,128 104,817	784,616 349,263	30,126,359	18,566,809	3,240	9,760,589	10,305,803	10,396,079	14,272,776	17,117,741	626
725,000 3,338,000	271,000 1,948,000	1,146,000 86,261,000	71,000 307,000	91,407 323,921	5,356,586	4,750,069	.... 25,04[illegible]	21,017,129	28,328,039	29,736,570	31,469,382	31,645,854	627
67,751,602 615,734	2,186,116	72,065,895 10,043,018	17,525	208,172	25,249	27,450	8,633	16,014,776	19,599,417	25,473,173	24,244,057	29,256,108	628
8,227,000	9,603,000 333,000	58,333,000 31,743,000	732,250	1,337,423 2,996	373,072	488,436	2,366 432,924	64,913,494	79,671,247	114,954,686	123,147,195	153,144,516	629
53,367,861	52,718,884 752,948	52,691,327 11,393,420	289,825 60,447	1,598,777 352,162	1,151,653	297,761	....	15,725,159	16,873,088	17,895,266	19,221,523	22,887,158	630
.... 32,770,803	204,000 33,204,219	1,024,000 121,009,051	 637,392	7,245 1,950,354	355,906	114,816	....	8,580,000	11,598,835	16,288,073	17,844,255	22,520,905	631
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	2,232,666	2,543,013	7,399,718	632
20,142,000 81,742,000	2,039,000 −10,772,000	31,206,000 328,335,000	80,000 928,000	352,184 864,419	7,865,836	2,169,950	....	11,003,512	14,045,126	21,347,613	34,032,842	44,382,517	633
4,045,000	3,279,100	12,668,800	193,580	605,479	9,833,345	4,648,186	....	19,822,300	32,093,170	41,962,027	61,980,192	62,283,957	634
26,202,000 21,558,000 18,962,000	15,042,000 14,885,000	170,239,000 33,858,000 34,830,000	....	3,987,655 1,139,544	15,820	15,604	57,839,000	9,269,249	11,357,179	10,436,613	11,495,518	17,418,993	635
1,316,757	285,068	1,876,767	30,000	72,085	53,807	12,392	....	3,474,808	4,157,942	6,536,598	7,254,526	7,790,107	636
1,786,400	2,979,000	24,743,500	164,868	259,488	52,620	32,910	....	10,123,585	12,753,864	17,895,923	18,452,053	24,806,429	637
18,440,571 845,000 1,292,303	13,959,791 1,939,579 2,627,754	40,189,658 71,198,602 1,944,355	72,446 618,156 23,337	1,209,444 1,057,860 21,877	1,998,311	1,145,356	362,360	12,515,043	16,341,931	21,290,999	20,203,643	29,174,431	638
1,331,774	1,793,370	3,648,351	15,727	156,048	6,573,143	1,981,711	....	1,186,574	1,230,406	1,209,788	756,154	1,187,778	639
152,267 21,195,000	160,820 −3,790,250	1,576,833 198,841,850	16,293 692,000	35,674 1,587,774	8,849	2,400	819	8,681,555	8,887,012	8,776,518	9,315,971	8,793,341	640

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No
641. United Insurance Company of America (5612) One East Wacker Drive Chicago, IL 60601	$ 1,201,144,275	$ 861,207,984	$ 18,732,020	$ 321,204,271	$ 59,811,292	1928	$	$	1981	$ 124,978,480	641
Group										8,325,000	
Industrial										125,031,553	
642. United Investors Life Insurance Company (5623) One Crown Center Kansas City, MO 64141	116,568,891	66,289,393	1,000,000	49,279,498	7,805,720	1961			1980	215,931,294	642
643. United Liberty Life Insurance Co. (5628) 10495 Montgomery Road Cincinnati, OH 45242	46,218,006	36,879,238	1,586,891	7,751,877	1,616,865	1953	4,850,000		1982	9,467,303	643
644. United Life and Accident Ins. Co. (5616) One Granite Place Concord, NH 03301	255,622,568	235,337,893	1,828,000	18,456,674	4,125,656	1914			1980	354,064,906	644
Group										488,500	
645. United of Omaha Life Insurance Company (5750) Mutual of Omaha Plaza Omaha, NB 68175	2,198,377,520	2,026,386,355	9,000,000	162,991,165	22,209,962	1926	1,800,000		1980	416,785,827	645
Group										285,937,163	
646. United Pacific Life Insurance Company (5629) 33405 8th Avenue South Federal Way, WA 98003	215,352,806	200,570,506	1,500,000	13,282,300	−390,008	1956			1978	38,944,719	646
Group										23,897,000	
647. United Presidential Life Ins. Co. (5633) 217 Southway Blvd. East Kokomo, IN 46901	85,119,968	74,809,686	1,904,261	8,406,022	2,895,783	1965			1981	124,353,905	647
Group										8,277,918	
648. United Republic Life Insurance Company (5621) Post Office Box 3457 Harrisburg, PA 17105	94,251,035	78,875,243	1,100,000	14,275,792	2,342,505	1981			1980	4,743,712	648
649. United Services General Life Company (Okla.) (5643) 1701 Pennsylvania Avenue NW Washington, DC 20006	11,814,945	8,454,284	1,500,000	1,860,661	115,524	1957			1979	19,967,488	649
650. United Services Life Ins. Co. (5618) 1701 Pennsylvania Avenue Washington, DC 20006	396,751,781	343,004,160	5,667,924	48,079,697	10,599,962	1939	5,667,924		1979	142,672,523	650
Group										36,534,622	
651. United Standard Assurance Company (5622) 1311 West 96th Street Indianapolis, IN 46260	19,725,656	15,399,877	1,100,000	3,225,779	265,440	1966			1981	9,185	651
Group										2,385,000	
652. United States Life Ins. Co. in the City of New York (5620) 125 Maiden Lane New York, NY 10038	595,140,897	534,607,804	3,961,316	56,571,777	12,556,791	1850	9,011,994		1981	103,626,018	652
Group										61,038,543	
Credit										485,444	
653. United Sun Life Ins. Co. (5637) P.O. Box 5767 Lakeland, FL 33803	9,107,431	3,644,446	1,100,000	4,362,985	15,444	1974			1981	50,226,000	653
654. Unity Mutual Life Insurance Company (6343) One Unity Plaza Syracuse, NY 13215	133,150,106	128,411,708		4,738,397	−525,930	1905			1981	9,694,759	654
Industrial										74,849	
655. Universal Underwriters Life Insurance Co. (5624) 5115 Oak Street Kansas City, MO 64112	27,890,050	15,902,499	1,500,000	10,487,551	−318,348	1965	801,000		1979	13,055,199	655
Group										9,856,557	
Credit										9,776,643	
656. University Life Ins. Co. of America (5625) Post Office Box 68192 Indianapolis, IN 46268	252,172,481	243,692,954	1,200,000	7,279,527	−2,677,984	1955			1982	97,740,000	656
657. Utica National Life Insurance Co. (5670) Post Office Box 530 Utica, NY 13503	8,418,682	4,068,661	1,250,000	3,100,020	−469,373	1962			1979	250,000	657
658. Valley Forge Life Insurance Company (Pa.) (5627) CNA Plaza Chicago, IL 60685	85,143,048	66,426,118	1,100,000	17,616,929	57,541	1956			1976	19,395,701	658
Group										41,903,609	
659. Variable Annuity Life Insurance Company (5631) 2727 Allen Parkway Houston, TX 77019	2,638,886,911	2,583,961,119	3,575,000	51,350,792	−3,302,434	1969			1981	320,259	659
Group											
660. Vermont Life Insurance Co. (5780) National Life Drive Montpelier, VT 05602	6,536,289	145,912	2,000,000	4,360,378	290,309	1981			1981		660
661. Veterans Life Insurance Co. (Ill.) (5656) Valley Forge, PA 19493	18,626,076	9,095,805	1,504,000	8,026,270	1,740,774	1965			1978		661
Group											
662. Victory Life Insurance Company (5836) 300 West Eighth Topeka, KS 66603	107,719,795	99,080,955	1,000,008	7,638,832	2,100,763	1921			1980		662
663. Volunteer State Life Insurance Company (5630) Volunteer Building Chattanooga, TN 37402	253,829,386	239,251,818	3,000,000	11,577,568	2,899,451	1903	2,000,000		1979	85,771,192	663
Credit										4,905,564	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 78,584,424 532,000 56,385,984	$ 67,544,133 ... 57,156,294	$ 136,018,771 8,857,000 125,261,243	$ 688,990 177,050 1,195,332	$ 2,939,270 34,815 5,246,211	$ 6,164,274	$ 2,413,002	$ 56,347	$ 107,462,854	$ 163,689,389	$ 265,905,242	$ 298,897,080	$ 339,936,291	641
51,980,580	27,743,814	240,168,060	492,520	1,159,517	...	...	41,791	25,038,417	29,269,780	34,855,576	45,373,075	50,279,498	642
795,570	1,739,827	8,523,046	...	122,781	4,723	3,489	21,335	6,548,306	9,179,825	10,330,588	10,966,757	9,338,768	643
133,077,457 ...	53,378,994 30,000	433,763,371 458,500	517,270 889	4,016,268 4,235	2,163,161 ...	657,864 ...	108,983 ...	13,100,101 ...	16,081,771 ...	17,270,227 ...	16,704,772 ...	20,284,674 ...	644
88,327,367 40,321,821	78,804,038 −11,611,326	426,309,156 337,870,310	1,951,442 969,198	5,436,867 998,735	10,504,578 ...	9,950,138 ...	1,749,403 467,070	117,245,717 ...	129,603,412 ...	144,797,618 ...	153,339,581 ...	171,991,165 ...	645
29,742,000 1,693,000	25,117,982 75,000	43,568,737 25,515,000	15,000 ...	211,433 2,131	14,316 ...	... ...	8,360,564 ...	12,979,000 ...	14,335,000 ...	12,520,041 ...	11,640,868 ...	14,782,300 ...	646
43,742,284 236,787	35,504,913 ...	132,591,276 8,514,705	435,715 ...	1,501,077 95,299	1,672 ...	6,375 ...	470,832 ...	5,248,404 ...	5,907,449 ...	3,927,303 ...	7,520,779 ...	10,310,283 ...	647
1,285,927	424,430	5,605,209	3,998	162,798	...	...	2,143	5,452,143	5,461,112	6,730,136	7,846,993	15,375,792	648
6,955,777	3,912,931	23,010,334	74,076	238,907	...	...	1,290	2,352,497	2,529,561	2,845,037	3,256,469	3,360,661	649
10,146,530 ...	9,546,807 10,245,319	143,272,246 26,289,303	466,250 ...	1,985,138 78	... ...	... ...	1,277 ...	31,730,512 ...	52,237,592 ...	57,579,477 ...	56,937,635 ...	53,747,621 ...	650
22,095 930,000	... 5,000	31,280 3,310,000	25,439 ...	417,304 ...	... ...	... ...	2,300 ...	2,720,925 ...	3,004,395 ...	2,900,366 ...	3,773,489 ...	4,325,779 ...	651
8,663,057 16,447,992 ...	16,057,138 25,298,516 208,354	96,231,937 52,188,019 277,090	947,685 28,000 ...	1,868,417 93,104 848	924,753	1,461,539	5,347	48,804,172	51,725,971	53,560,987	59,416,306	60,553,093	652
18,343,000	15,684,000	52,885,000	9,800	1,397,963	...	...	...	2,911,345	2,889,984	2,897,224	2,980,334	5,462,985	653
1,212,400 ...	−135,786 290	11,042,945 74,559	29,748 5,864	196,224 10	85,094 ...	61,222 ...	77,271 ...	3,007,562 ...	3,005,582 ...	4,044,703 ...	3,504,729 ...	4,738,397 ...	654
13,813,164 180,344 2,784,609	6,375,282 2,500 2,200,354	20,493,081 10,034,401 10,360,898	... 2,500 40,243	69,356 54,815 165,399	23,912	16,366	2,625	7,264,966	8,791,810	10,580,362	13,133,105	11,987,551	655
42,706,000	28,609,000	111,837,000	164,870	1,074,515	541	450	175,507	4,522,039	6,354,476	9,248,203	8,752,425	8,479,527	656
115,000	...	365,000	...	1,204	...	...	...	...	...	...	4,823,148	4,350,020	657
12,560,500 ...	2,485,595 −3,906,548	29,470,606 45,810,157	150,403 117,827	546,664 151,500	80,148 ...	40,196 ...	1,289 ...	9,817,682 ...	9,619,370 ...	12,538,518 ...	18,576,234 ...	18,716,929 ...	658
... ...	120,000 ...	200,259 ...	... ...	1,155 ...	... ...	... ...	3,491,237 17,380	28,742,056 ...	44,983,566 ...	46,150,303 ...	48,998,701 ...	54,925,792 ...	659
...	...	...	...	...	...	...	(Company	Admitted to Fla.,	9-14-82)	...	...	6,390,376	660
80,000 83,444,000	−617,255 13,502,000	697,255 69,942,000	2,500 32,700	2,646 265,404	592,700 ...	167,692 ...	... ...	3,256,321 ...	3,956,737 ...	5,237,865 ...	7,736,475 ...	9,530,270 ...	661
...	...	...	...	...	...	...	(Company	Admitted to Fla.,	2-22-83)	...	...	8,638,840	662
35,161,261 8,157,407	15,382,990 7,219,739	105,549,463 5,843,232	851,890 47,671	1,861,078 116,240	98,745 ...	20,812 ...	230,151 ...	13,344,737 ...	10,192,574 ...	12,099,948 ...	17,063,599 ...	14,577,588 ...	663

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981	Line No.
664. Voyager Life Insurance Company (5635) P.O. Box 2918 Jacksonville, FL 32203	$ 99,500,870	$ 91,998,320	$ 1,200,000	$ 6,302,549	$ −839,544	1965	$	$	1980	$ 87,118,284	664
Credit										471,648,878	
665. Vulcan Life Insurance Company (5634) 105 Vulcan Road Birmingham, AL 35209	45,521,592	39,498,993	1,236,960	4,785,639	242,994	1946			1981	50,140,111	665
Group										127,568,000	
666. Wabash Life Insurance Company (5634) P.O. Box 40 Indianapolis, IN 46202	94,960,429	86,267,062	1,100,000	7,593,367	−1,856,095	1951	3,000,000		1980	91,737,351	666
667. Washington National Insurance Company (5640) 1630 Chicago Avenue Evanston, IL 60201	1,245,444,617	1,145,898,862	25,036,850	74,538,904	3,383,027	1923	12,793,830		1980	53,205,000	667
Group										289,096,000	
Industrial										23,000	
668. Washington Square Life Ins. Co. (5641) 4601 Market Street Philadelphia, PA 19139	12,546,538	7,415,306	1,200,000	3,931,232	549,041	1959			1982	15,477,364	668
Group											
669. Western Diversified Life Insurance Co. (5652) P.O. Box 3017 Northbrook, IL 60062	16,189,551	9,913,883	1,000,000	5,275,668	1,023,641	1974			1979		669
Credit										8,124,864	
670. Western Life Insurance Company (5638) P.O. Box 43271 St. Paul, MN 55164	334,383,581	340,674,212	5,000,000	38,709,369	6,494,611	1910	560,000		1979	180,786,678	670
Group										77,680,535	
671. Western National Life Insurance Company (5649) P.O. Box 871 Amarillo, TX 79167	376,917,302	361,823,423	1,500,000	13,593,879	2,155,291	1944			1980	26,059,534	671
672. Western Reserve Life Assur. Co. of Ohio (5646) P.O. Box 5068 Clearwater, FL 33518	106,216,479	92,433,282	1,200,000	12,583,197	4,066,853	1958	3,558,000		1979	108,987,777	672
Group										10,096,341	
673. Western Security Life Ins. Co. (5760) P.O. Box 2667 Phoenix, AZ 85002	27,734,414	18,353,601	1,250,000	8,130,813	1,458,072	1966	320,000		1980		673
674. Western-Southern Life Assurance Company (5654) 400 Broadway Cincinnati, OH 45202	43,000,620	31,784,422	1,500,000	9,716,197	7,472,937	1981			1982		674
675. Western and Southern Life Ins. Co. (5642) 400 Broadway Cincinnati, OH 45202	3,374,464,657	3,004,160,529		370,304,128	42,286,508	1888			1982	574,898,615	675
Group										13,220,877	
Industrial										74,442,803	
676. Western States Life Ins. Co. (5770) Post Office Box 2907 Fargo, ND 58108	130,427,257	114,229,782	1,835,645	14,361,829	2,700,640	1930	1,050,190		1979	1,993,014	676
677. Westfield Life Insurance Company (5647) One Park Circle Leroy, OH 44251	51,166,977	35,706,653	1,500,000	13,960,323	1,551,762	1963			1979	10,720,006	677
678. Westland Life Insurance Company (Calif.) (5645) One Midland Plaza Sioux Falls, SD 57193	20,394,456	16,361,574	600,000	3,432,882	1,838,136	1941			1979	2,058,000	678
679. William Penn Life Ins. Co. of New York (5644) 3003 New Hyde Park Road New Hyde Park, NY 11042	83,651,559	77,410,009	2,002,500	4,239,050	517,314	1963			1980	96,538,000	679
680. Windsor Life Insurance Co. of America (5648) 1180 Ave. of the Americas New York, NY 10036	14,302,092	12,080,308	1,663,421	558,363	−552,451	1965			1981	6,625,209	680
681. Wisconsin National Life Ins. Co. (5653) 220 Washington Avenue Oshkosh, WI 54901	133,210,247	104,879,692	3,000,000	25,330,555	3,997,682	1908	1,200,000		1974	49,620,032	681
682. World Book Life Insurance Company (5651) Merchandise Mart Plaza Chicago, IL 60654	74,213,536	66,376,872	1,540,000	6,296,664	1,119,662	1954			1979	44,313,072	682
Group										14,315,596	
683. World Insurance Company (6350) 203 South 18th Street Omaha, NB 68101	97,326,247	87,868,864		9,457,382	1,146,776	1903			1981	22,873,448	683
Group										15,169,884	
Credit										102,442	
684. World Service Life Ins. Co. of Colorado (5700)	(Name Changed	from "World	Service Life Ins.	Co.," 10-4-82)							
P.O. Box 1876 Fort Worth, TX 76101	170,397,383	141,375,388	1,250,000	27,771,994	2,736,342	1938			1981	27,524,808	684
Group										2,921,000	
Industrial											
Credit										138,734,591	
685. Zale Life Insurance Company (Ariz.) (5657) 3000 Diamond Park Drive Dallas, TX 75247	22,711,552	15,048,794	1,000,000	6,662,757	−2,391,559	1964			1980	945,004	685
686. Zurich American Life Insurance Company (5655) 231 North Martingale Road Schaumburg, IL 60196	24,419,496	17,806,048	1,100,000	5,513,448	−382,054	1960			1980	33,636,447	686
Group										4,187,122	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec. 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$ 48,356,099 241,689,869	$ 35,372,453 296,632,221	$ 100,101,930 416,706,326	$ 844,485 3,289,784	$ 1,816,743 7,010,278	$ 256,889	$ 34,416	$18,859,149	$ 8,423,035	$ 9,284,610	$ 9,297,615	$ 9,579,013	$ 7,502,549	664
21,431,033 535,000	11,130,442 −21,465,000	60,440,702 149,560,000	222,717 390,400	858,536 701,461	1,880,660	256,517	121,292	6,348,993	6,421,547	6,383,860	7,394,574	6,022,599	665
41,423,000	23,592,759	109,567,592	814,644	1,753,556	1,512,604	1,150,442	37,677	6,614,296	8,226,715	2,087,789	13,711,004	8,693,367	666
23,203,000 100,881,000	15,943,000 33,966,000 3,000	60,465,000 356,011,000 20,000	187,314 1,222,434	861,554 2,037,754 338	16,319,317	11,148,745	342,364 102,085	96,709,987	117,341,633	118,774,408	109,319,648	99,545,754	667
53,953,000	5,416,000	64,014,364	60,996	339,109 −128	190,611	72,417	1,338	3,122,331	2,707,652	2,748,600	4,595,510	5,131,232	668
(No Ordinary 5,054,267	Business Written) 5,676,670	 7,502,481	 91,513	 134,451	34,071	17,565	....	2,566,592	3,633,354	4,279,380	5,071,273	6,275,668	669
76,780,343	45,311,882 −7,257,245	212,255,139 84,937,760	256,109 134,720	2,348,410 291,762	2,623,066	2,029,327	147	28,057,385	31,006,456	36,416,201	39,497,723	43,709,369	670
9,358,452	7,250,498	28,167,488	45,627	150,861	....	....	3,646,791	14,242,673	15,896,552	11,378,880	12,593,614	15,093,879	671
44,475,574	23,085,095 −642,529	130,378,256 10,738,870	160,229	1,168,530	....	....	196,153	6,604,373	7,223,926	6,852,995	11,633,442	13,783,197	672
(No Business	Written in Fla.)	....	....	....	....	....	....	....	....	....	8,115,080	9,380,813	673
50,117,000	1,359,403	48,757,597	....	617,337	....	....	....	....	....	....	3,704,004	11,216,197	674
130,665,085 945,457	133,045,436 −487,542 6,375,050	572,518,264 13,708,419 69,013,210	2,775,905 16,455 1,436,275	9,275,095 2,342,706	648,181	1,093,268	211,843	219,874,348	242,645,239	282,165,670	334,493,775	370,304,128	675
230,000	....	2,223,014	345	30,447	3,560	5,524	9,772	(Company	Admitted to Fla.,	8-25-82)	....	16,197,474	676
1,648,783	1,438,890	10,929,899	10,775	125,098	....	....	18,519	9,297,590	9,978,635	11,430,977	13,957,365	15,460,323	677
....	1,137,956	920,044	9,360	12,307	....	....	443	4,761,818	5,299,101	4,453,539	4,210,327	4,032,882	678
21,485,000	33,185,000	84,838,000	508,627	1,076,554	25,189	95,504	....	2,775,886	3,319,085	4,223,459	4,940,388	6,241,550	679
6,872,219	2,144,953	11,352,475	33,046	164,562	8,266	15,053	....	2,124,623	2,008,553	2,964,976	2,580,515	2,221,784	680
17,208,708	10,265,553	56,563,187	79,187	583,585	550,675	575,834	196,587	17,423,789	19,963,430	22,159,538	24,935,290	28,330,555	681
5,016,000 354,184	6,781,214 48,608	42,547,858 14,621,172	12,000	183,213	5,665	5,419	....	2,715,811	3,073,624	5,697,727	6,775,552	7,836,664	682
6,607,119 332,544	7,780,481 134,729 47,468	21,700,086 15,367,699 54,974	242,000 11,000	564,430 14,290 −21	1,429,765	1,102,632	7,359	6,350,190	7,352,532	8,470,369	8,766,306	9,457,382	683
44,585 61,196,971	27,569,374 −103,000 88,949,980	.... 3,024,000 110,981,576	14,400 19 167,262	183,250 13,115 591 1,491,897	614,405	1,004,141	484,946 7,548	10,142,027	8,701,877	7,529,145	12,400,665	29,021,994	684
834,572	....	1,779,576	....	24,726	....	....	....	6,166,054	7,135,059	8,295,733	9,936,143	7,862,757	685
9,350,117	16,423,535 2,409,243	26,563,029 1,757,879	 10,000	133,504 12,519	88,712	....	106,000	5,374,245	6,409,341	5,666,663	5,181,012	6,613,447	686

LIFE INSURANCE

	GENERAL TABLE					GENERAL INFORMATION				FLORIDA	
										ORDINARY —	
NAME AND LOCATION OF COMPANY	Total Admitted Assets	Total Liabilities	Capital Paid Up	Surplus Funds	Net Gain or Loss from Operations	Commenced Business	Cash Dividends Paid During Year	Stock Dividends Paid During Year	Date of Last Examination	In Force Dec. 31, 1981ₓ	Line No.
Totals										$149,645,786,359	

COMPANIES (Continued)

BUSINESS 1982													
LIFE GROUP — INDUSTRIAL					ACCIDENT AND HEALTH		ANNUITIES	SURPLUS AS TO POLICYHOLDERS AS OF CLOSE OF CALENDAR YEAR					
Written or Renewed 1982	Terminated 1982	In Force Dec 31, 1982	Direct Losses Paid	Direct Writings	Direct Writings	Direct Losses Paid	Amount	1978	1979	1980	1981	1982	Line No.
$45,233,417,526	$27,367,373,122	$167,511,831,363	$776,740,944	$1,873,300,978	$1,887,429,218	$518,369,255	$713,240,417						

FRATERNAL BENEFIT

NAME AND LOCATION OF SOCIETY		GENERAL TABLE				
		Total Admitted Assets	Total Liabilities	Unassigned Funds	Net Gain or Loss from Operations	Line No.
1. Aid Association for Lutherans 4321 North Ballard Road Appleton, WI 54919	(8030)	$ 2,834,185,735	$ 2,663,081,722	$ 170,496,335	$ 17,053,200	1
2. Baptist Life Association 8555 Main Street Buffalo, NY 14221	(8043)	13,519,639	12,675,568	824,071	−10,270	2
3. Bnai Zion 136 East 39th Street New York, NY 10016	(8045)	6,615,233	5,753,180	862,053	188,571	3
4. CSA Fraternal Life 2701 South Harlem Avenue Berwyn, IL 60402 (Name Changed from "Czechoslovak Society of America," 10-1-82)	(8070)	41,525,632	33,723,917	7,801,714	750,360	4
5. Catholic Association of Foresters 347 Commonwealth Avenue Boston, MA 02115	(8050)	9,212,728	8,297,066	915,662	−7,240	5
6. Catholic Knights Ins. Society 1100 West Wells Street Milwaukee, WI 53233	(8055)	143,116,576	119,173,703	23,942,873	1,750,061	6
7. Catholic Knights of St. George 709 Brighton Road Pittsburgh, PA 15233	(8057)	13,654,743	14,018,918	−364,175	−736,235	7
8. Croatian Fraternal Union of America Kingston and Delaney Dr. Pittsburgh, PA 15235	(8060)	57,152,577	49,388,331	5,595,560	29,046	8
9. First Catholic Slovak Union of the US of America 3289 East 55th Street Cleveland, OH 44127	(8085)	47,858,072	41,055,776	6,802,296	864,802	9
10. Greater Beneficial Union of Pittsburgh 4254 Clairton Boulevard Pittsburgh, PA 15227	(8088)	35,473,448	32,159,688	2,813,760	−325,591	10
11. Greek Catholic Union of the USA 502 East 8th Avenue Munhall, PA 15120	(8086)	37,573,824	30,965,778	4,658,046	38,920	11
12. Holy Family Society of USA One Fairlane Drive Joliet, IL 60434	(8087)	7,036,567	4,071,564	2,965,002	240,069	12
13. Hungarian Reform Federation of America P.O. Box 34917 Washington, DC 20034	(8090)	21,009,658	16,194,374	4,815,284	508,595	13
14. Independent Order of Foresters 789 Don Mills Road Don Mills, ON M3C1T9	(8100)	1,290,873,309	1,098,934,602	167,638,707	39,988,591	14
15. Knights of Columbus One Columbus Plaza New Haven, CT 06507	(8120)	1,155,605,416	996,534,726	148,907,190	8,269,993	15
16. Loyal Christian Benefit Association P.O. Box 6196 Erie, PA 16512	(8125)	36,783,764	27,897,931	2,835,833	131,622	16
17. Lutheran Brotherhood 625 Fourth Avenue South Minneapolis, MN 55415	(8130)	2,217,859,969	2,046,541,131	171,218,838	29,953,613	17
18. Modern Woodmen of America 1701 1st Avenue Rock Island, IL 61201	(8150)	640,498,340	555,965,145	56,907,271	6,385,787	18
19. National Fraternal Society of the Deaf 1300 W. Northwest Highway Mt. Prospect, IL 60056	(8155)	8,542,542	7,476,431	1,066,111	134,124	19
20. North American Benefit Association 1338 Military Street Port Huron, MI 48060	(8160)	94,077,427	72,753,628	19,023,799	2,631,831	20
21. Police and Firemen's Ins. Association 3550 N. Washington Blvd. Indianapolis, IN 46205	(8180)	21,148,381	15,364,637	877,244	1,471,492	21
22. Polish National Alliance of the US of NA 6100 North Cicero Avenue Chicago, IL 60646	(8200)	176,265,128	159,195,561	16,761,198	1,762,155	22
23. Polish Roman Catholic Union of America 984 North Milwaukee Avenue Chicago, IL 60622	(8215)	59,097,129	50,933,896	8,163,232	1,077,095	23
24. Polish Women's Alliance of America 205 South Northwest Highway Park Ridge, IL 60068	(8220)	34,446,290	27,913,527	6,283,498	244,395	24
25. Royal Neighbors of America 230 16th Street Rock Island, IL 61201	(8280)	296,874,692	223,094,779	66,922,842	8,315,289	25
26. Slovene National Benefit Society 166 Shore Drive Burr Ridge, IL 60521	(8290)	34,051,392	28,806,526	5,244,866	828,418	26
27. Sons and Daughters of Levi 700 Headland Avenue Dothan, AL 36301	(8300)	491,555	384,307	107,248	1,828	27
28. Sons of Norway 1455 West Lake Street Minneapolis, MN 55408	(8305)	38,057,306	34,870,544	3,186,761	300,378	28
29. Travelers Protective Assn. of America 3755 Lindell Boulevard St. Louis, MO 63108	(8310)	14,148,141	2,876,304	10,871,836	300,238	29
30. United Commercial Travelers of America 632 North Park Street Columbus, OH 43215	(8320)	18,471,365	6,838,445	10,368,879	1,719,201	30
31. William Penn Association 100 Wood Street Building Pittsburgh, PA 15222	(8340)	49,454,428	41,308,698	8,102,387	611,045	31
32. Woodmen of the World Life Ins. Society 1700 Farnam Street Omaha, NB 68102	(8400)	927,686,545	846,598,087	....	3,180,452	32
33. Workmen's Benefit Fund of the USA P.O. Drawer 73 Carle Place, NY 11514	(8410)	23,151,042	20,403,376	2,747,666	620,342	33
34. Workmen's Circle 45 E. 33rd Street New York, NY 10016	(8420)	13,664,029	10,713,634	2,950,395	312,097	34
Totals						

SOCIETIES

GENERAL INFORMATION		FLORIDA BUSINESS 1982						
Commenced Business	Date of Last Examination	Written or Renewed 1982	In Force December 31, 1982	Payments Received Life	Payments Received Accident and Health	Benefits Paid Life	Benefits Paid Accident and Health	Line No
1902	1973	$ 29,708,313	$ 247,572,622	$ 5,191,111	$ 648,571	$ 1,250,052	$ 403,404	1
1883	1980	228,000	1,859,910	38,027	2,100	3,612	4,125	2
1910	1981	84,000	383,890	20,526	....	....	....	3
1854	1980	2,000	234,729	5,048	569	6,400	224	4
1879	1980	4,000	1,160,706	29,996	54,734	8,000	38,257	5
1885	1978	....	2,218,450	40,909	123,865	....	230,123	6
1881	1980	133,001	2,047,289	51,239	315,992	4,076	300,124	7
1894	1980	229,000	1,281,923	12,514	1,752	7,821	666	8
1890	1978	....	161,290	4,327	....	....	....	9
1892	1979	36,500	1,403,582	23,524	....	20,550	....	10
1892	1979	....	65,400	676	....	....	....	11
1915	1979	239,000	509,391	13,449	57,263	2,000	35,488	12
1896	1979	1,351	328,073	8,300	79	3,105	79	13
1881	1982	97,009,691	326,254,299	5,044,777	50,032	673,268	64,138	14
1882	1980	27,703,263	98,577,964	1,667,773	87,945	316,377	44,972	15
1890	1979	1,879,088	3,968,127	142,112	....	1,076	....	16
1918	1978	25,928,236	205,882,094	6,362,847	317,555	1,485,516	192,042	17
1883	1980	50,841,478	146,764,514	2,555,382	30,128	493,693	20,317	18
1907	1979	2,000	177,215	4,272	575	1,856	985	19
1892	1981	7,000	1,173,236	19,252	....	38,303	....	20
1913	1981	90,000	741,190	16,117	78,544	5,229	29,672	21
1880	1980	438,500	4,449,379	60,305	....	18,512	....	22
1887	1979	1,000	296,037	5,993	....	2,142	....	23
1898	1979	....	70,822	2,299	....	4,841	....	24
1895	1981	207,000	5,668,309	89,537	....	104,263	....	25
1904	1979	53,942	825,078	17,241	3,346	11,160	3,416	26
1906	1981	22,810	168,953	5,556	....	3,757	....	27
1895	1980	1,930,720	9,241,721	190,945	10,647	26,740	10,652	28
1890	1979	....	....	....	12,859	....	9,558	29
1888	1980	....	....	....	104,548	....	33,771	30
1886	1981	120,023	897,514	18,930	968	44,181	351	31
1890	1979	82,458,479	347,454,152	4,995,660	66,641	1,173,611	34,903	32
1884	1979	117,500	2,075,723	44,012	14,511	38,354	11,570	33
1905	1981	....	474,580	12,139	2,045	17,902	5,040	34
		$ 319,475,895	$1,414,388,162	$ 26,894,795	$1,985,269	$ 5,766,417	$1,473,877	

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9005) ACCREDITED SURETY AND CASUALTY COMPANY							
Surety	$ 25,769	$ 24,874	$ 8,704	$ 43,537	1.750	.350	....
Bail Bonds	8,182,359	8,182,359	757,652	757,652	.093	.093	.689
Totals	$ 8,208,128	$ 8,207,233	$ 766,356	$ 801,189	.098	.093	
(9007) AEGIS SECURITY INSURANCE COMPANY							
No Business Written							
(9010) AETNA CASUALTY AND SURETY INSURANCE COMPANY (001) AETNA LIFE AND CASUALTY							
Fire	$ 1,426,399	$ 1,495,185	$ 597,841	$ 541,295	.362	.400	.017
Allied Lines	2,564,372	2,523,876	674,636	548,568	.217	.267	.049
Farmowners Multiple Peril	3,890	3,404	2,967	3,256	.957	.872	....
Homeowners Multiple Peril	12,696,799	13,062,910	8,448,017	8,362,082	.639	.646	.024
Commercial Multiple Peril	15,973,965	17,167,601	11,234,786	11,184,347	.651	.654	.044
Ocean Marine	223,084	220,730	108,647	143,048	.648	.492	.004
Inland Marine	2,253,793	2,226,854	1,515,867	1,596,904	.717	.681	.017
Medical Malpractice	94,591	−572,418	938,133	317,049	−.554	−1.639	.001
Earthquake	233,272	140,161	....	....	....	....	.527
All Other Accident and Health	216	217	2,676	9,144	42.138	12.332	....
Workers Compensation	15,241,044	16,779,772	17,520,583	8,980,314	.535	1.044	.030
Other Liability	9,394,545	10,975,113	5,835,042	11,559,371	1.053	.532	.038
Private Passenger Auto No-Fault (Personal Injury Protection)	1,411,454	1,325,558	1,055,366	1,117,595	.843	.796	.006
Other Private Passenger Auto-Liability	6,626,963	6,748,404	4,721,558	4,571,364	.677	.700	.007
Commercial Auto No-Fault (Personal Injury Protection)	502,669	500,781	161,632	233,567	.466	.323	.027
Other Commercial Auto Liability	5,850,234	5,784,979	5,589,546	6,143,048	1.062	.966	.026
Private Passenger Auto Physical Damage	4,796,731	4,587,888	3,595,397	3,672,334	.800	.784	.007
Commercial Auto Physical Damage	2,413,602	2,492,430	2,009,884	2,031,871	.815	.806	.024
Aircraft (All Perils)	177,029	177,029	43,556	90,837	.513	.246	.007
Fidelity	1,355,774	1,786,222	2,957,775	2,801,198	1.568	1.656	.083
Surety	5,056,599	2,969,319	285,245	588,268	.198	.096	.073
Glass	43,596	40,777	15,887	15,984	.392	.390	.054
Burglary and Theft	411,810	427,741	88,057	76,105	.178	.206	.083
Boiler and Machinery	103,187	89,683	94,990	127,286	1.419	1.059	.006
Credit	88,206	88,206	28,219	81,687	.926	.320	.018
Totals	$ 88,943,824	$ 91,062,422	$ 67,526,307	$ 64,796,522	.712	.742	
(9011) AETNA CASUALTY & SURETY COMPANY OF ILLINOIS (001) AETNA LIFE AND CASUALTY							
No Business Written							
(1006) AETNA FIRE UNDERWRITERS INSURANCE COMPANY (046) CONNECTICUT GENERAL							
Fire	$ 398,657	$ 313,941	$ 534,091	$ 520,129	1.657	1.701	.004
Allied Lines	278,216	250,209	401,556	413,352	1.652	1.605	.005
Homeowners Multiple Peril	580,895	576,317	297,547	237,479	.412	.516	.001
Commercial Multiple Peril	6,237,385	3,839,412	2,704,155	4,577,021	1.192	.704	.017
Ocean Marine	2,631	1,810	....	743	.410	....	....
Inland Marine	60,388	56,937	70,635	64,705	1.136	1.241	....
Earthquake	260	279	....	9	.032	....	....
Workers Compensation	1,167,030	2,064,905	1,092,252	548,412	.266	.529	.002
Other Liability	10,289	4,716	1,100	20,092	4.260	.233	....
Private Passenger Auto No-Fault (Personal Injury Protection)	207,787	194,169	144,811	128,143	.660	.746	....
Other Private Passenger Auto-Liability	1,112,430	1,022,330	1,271,864	884,849	.866	1.244	.001
Commercial Auto No-Fault (Personal Injury Protection)	24,302	18,915	1,738	14,529	.768	.092	.001
Other Commercial Auto Liability	561,019	380,702	182,285	991,639	2.605	.479	.002
Private Passenger Auto Physical Damage	735,665	670,585	380,001	353,129	.527	.567	.001
Commercial Auto Physical Damage	214,569	160,053	144,713	158,372	.989	.904	.002
Surety	104,962	−97	....	2,507	−25.845	....	.001
Glass	595	363	....	50	.138	....	....
Burglary and Theft	10	6	....	2	.333	....	....
Boiler and Machinery	2,449	524	....	1,449	2.765	....	....
Totals	$ 11,719,539	$ 9,556,076	$ 7,226,748	$ 8,916,611	.933	.756	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1005) AETNA INSURANCE COMPANY (046) CONNECTICUT GENERAL							
Fire	$ 1,377,622	$ 1,764,158	$ 1,203,902	$ 810,002	.450	.682	.016
Allied Lines	1,186,178	1,135,892	941,172	933,151	.822	.829	.023
Farmowners Multiple Peril	986	416	293	361	.868	.704	....
Homeowners Multiple Peril	1,077,596	986,926	586,050	451,126	.457	.594	.002
Commercial Multiple Peril	9,597,986	6,950,045	8,170,529	8,053,919	1.159	1.176	.026
Ocean Marine	3,563,108	3,565,835	3,865,026	3,339,902	.937	1.084	.067
Inland Marine	2,590,880	2,464,556	2,343,772	1,967,555	.798	.951	.019
Medical Malpractice	6,200	6,086	....	36,299	5.964	....	....
Earthquake	−14	305	....	−15	−.049	....	....
Group Accident and Health	....	−195	....	227	−1.164	....	....
Other Accident Only	525	425	....	−124	−.292	....	....
All Other Accident and Health	849	784	....	2,285	2.915	....	....
Workers Compensation	4,713,459	6,280,149	5,572,812	3,405,550	.542	.887	.009
Other Liability	2,386,804	2,305,164	2,712,503	707,429	.307	1.177	.009
Private Passenger Auto No-Fault (Personal Injury Protection)	14,268	14,703	10,780	18,892	1.285	.733	....
Other Private Passenger Auto-Liability	156,025	57,637	256,695	280,580	4.868	4.454	....
Commercial Auto No-Fault (Personal Injury Protection)	83,523	113,889	85,986	−5,227	−.046	.755	.004
Other Commercial Auto Liability	1,956,919	1,595,880	2,206,665	2,644,458	1.657	1.383	.008
Private Passenger Auto Physical Damage	96,844	77,831	121,694	122,217	1.570	1.564	....
Commercial Auto Physical Damage	812,695	874,818	661,382	613,225	.701	.756	.006
Aircraft (All Perils)	2,592,167	1,926,707	550,801	918,194	.477	.286	.108
Fidelity	165,132	221,683	67,599	62,307	.281	.305	.010
Surety	1,623,912	1,192,763	17,702	−30,694	−.026	.015	.023
Glass	6,684	9,195	4,743	1,459	.159	.516	.008
Burglary and Theft	75,708	95,397	46,263	43,498	.456	.485	.015
Boiler and Machinery	....	49,273	82,681	66,052	1.381	1.678	....
Credit	1,106	1,106	−4,273	−41,778	−37.774	−3.863	....
Crop Hail	28,148	28,148	8,597	836	.030	.305	.025
Totals	$ 34,115,312	$ 31,719,576	$ 29,513,374	$ 24,403,686	.769	.930	
(1007) AFFILIATED FM INSURANCE COMPANY (065) ALLENDALE							
Fire	522,113	$ 392,070	$ 15,889	$ 30,625	.078	.041	.006
Allied Lines	65,363	48,179	85,317	20,215	.420	1.771	.001
Homeowners Multiple Peril	17,450	20,964	11,129	5,179	.247	.531	....
Commercial Multiple Peril	−3,430,321	−3,043,686	273,763	5,967,492	−1.961	−.090	−.009
Ocean Marine	94,491	90,516	37,560	37,560	.415	.415	.001
Inland Marine	5,433,172	5,242,620	71,297	597,006	.114	.014	.041
Workers Compensation	−6,430	−6,430	243,859	−334,435	52.012	−37.925	....
Other Liability	....	....	293,696	−78,029	....	....	....
Other Commercial Auto Liability	....	....	963	904	....	....	....
Commercial Auto Physical Damage	20	20	....	−712	−35.600	....	....
Fidelity	16,335	13,973	4,876	4,876	.349	.349	.001
Surety	1,600	800	....	....	....	....	....
Burglary and Theft	22,829	13,175	....	....	....	....	.004
Boiler and Machinery	36,764	48,806	298,739	298,739	6.121	6.121	.002
Totals	$ 2,773,386	$ 2,821,007	$ 1,337,088	$ 6,549,420	2.322	.474	
(1012) AGRICULTURAL INSURANCE COMPANY (084) AMERICAN FINANCIAL CORPORATION							
Fire	$ 93	$ 4,489	$	−5,508	−1.227	....	....
Allied Lines	227	265	6,015	−3,680	−13.887	22.698	....
Commercial Multiple Peril	29,571	37,865	40,477	53,918	1.424	1.069	....
Inland Marine	516	834	....	106	.127	....	....
Earthquake	10	1,277	....	....	....	....	....
Other Liability	−2,340	11,171	5,973	−34,165	−3.058	.535	....
Other Private Passenger Auto-Liability	24	1	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	1,834	1,386	....	15	.011	....	....
Other Commercial Auto Liability	26,276	20,165	2,972	14,620	.725	.147	....
Private Passenger Auto Physical Damage	119	4	....	....	....	....	
Commercial Auto Physical Damage	9,996	7,926	2,946	3,091	.390	.372	....
Glass	10	10	....	....	....	....	....
Burglary and Theft	296	769	4,782	4,837	6.290	6.218	....
Totals	$ 66,632	$ 86,162	$ 63,165	$ 33,234	.386	.733	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1008) AIU INSURANCE COMPANY **(012) AMERICAN INTERNATIONAL GROUP**							
Fire	$ 119,165	$ 76,787	$ 27,871	$ 41,358	.539	.363	.001
Allied Lines	147,843	99,183	9,781	47,968	.484	.099	.002
Commercial Multiple Peril	3,295,249	3,076,653	1,546,051	2,779,529	.903	.503	.009
Inland Marine	6,098	5,844	22,610	23,306	3.988	3.869	....
Workers Compensation	726,589	891,610	277,375	546,035	.790	.401	.001
Other Liability	249,793	201,433	2,862	81,281	.404	.014	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	388,550	326,944	316,108	476,818	1.456	.967	.001
Other Private Passenger Auto-Liability	1,742,497	1,677,411	882,216	1,591,290	.949	.526	.001
Commercial Auto No-Fault (Personal Injury Protection)	48,498	50,310	22,518	23,789	.473	.448	.002
Other Commercial Auto Liability	808,123	656,960	248,341	733,386	1.116	.378	.003
Private Passenger Auto Physical Damage	1,279,120	1,212,869	990,859	1,032,605	.851	.817	.002
Commercial Auto Physical Damage	326,932	271,093	320,636	344,062	1.269	1.183	.003
Fidelity	4,183	4,125	....	1,201	.291	....	....
Glass	163	350	187	169	.483	.534	....
Burglary and Theft	11,513	9,327	−1,000	2,585	.277	−.107	.002
Totals	$ 9,154,316	$ 8,360,899	$ 4,666,415	$ 7,724,745	.924	.558	
(9014) ALBANY INSURANCE COMPANY **(390) GUARDIAN ROYAL EXCHANGE**							
Commercial Multiple Peril	$ 1,439	$ 1,914	$ 655	$ 777	.406	.342	....
Inland Marine	224	6,530	....	−10,287	−1.575	....	....
Totals	$ 1,663	$ 8,444	$ 655	−9,510	−1.126	.078	
(9013) ALEXANDER HAMILTON INSURANCE COMPANY OF AMERICA **(352) HOUSEHOLD FINANCE**							
Inland Marine	$ 36,753	$ 2,377	$	$ 187	.079	....	....
Totals	$ 36,753	$ 2,377	$	$ 187	.079	....	
(9016) ALL AMERICA INSURANCE COMPANY **(036) CENTRAL MUTUAL INSURANCE**							
Fire	$ 51,325	$ 11,229	$	$	....	....	....
Allied Lines	508	242	....	....	....	....	....
Homeowners Multiple Peril	266,195	211,862	170,177	188,291	.889	.803	....
Commercial Multiple Peril	252,429	177,368	18,722	25,362	.143	.106	....
Inland Marine	22,080	16,911	17,062	24,853	1.470	1.009	....
Workers Compensation	120,960	91,296	14,318	54,558	.598	.157	....
Other Liability	34,636	26,739	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	34,305	26,519	13,763	29,496	1.112	.519	....
Other Private Passenger Auto-Liability	209,871	157,404	35,438	90,285	.574	.225	....
Commercial Auto No-Fault (Personal Injury Protection)	4,652	3,492	−17	−17	−.005	−.005	....
Other Commercial Auto Liability	38,712	27,518	15,175	22,049	.801	.551	....
Private Passenger Auto Physical Damage	113,092	86,121	99,219	107,678	1.250	1.152	....
Commercial Auto Physical Damage	17,570	12,400	4,747	5,060	.408	.383	....
Burglary and Theft	....	56	....	....	....	....	....
Boiler and Machinery	17	12	....	....	....	....	....
Totals	$ 1,166,372	$ 849,169	$ 388,604	$ 547,615	.645	.458	
(9701) ALLEGHENY MUTUAL CASUALTY COMPANY							
All Other Accident and Health	$ 2,371	$ 2,424	$ 827	$ 626	.258	.341	....
Bail Bonds	143,325	138,804	....	....	....	....	.012
Totals	$ 145,696	$ 141,228	$ 827	$ 626	.004	.006	
(2015) ALLENDALE MUTUAL INSURANCE COMPANY **(065) ALLENDALE**							
Fire	$ 2,545,539	$ 2,509,838	$ 596,774	584,064	.233	.238	.030
Inland Marine	159,444	65,570	....	....	....	....	.001
Boiler and Machinery	1,144,081	788,571	1,134,278	1,127,662	1.430	1.438	.073
Totals	$ 3,849,064	$ 3,363,979	$ 1,731,052	$ 1,711,726	.509	.515	
(3010) ALLIANCE ASSURANCE COMPANY, LIMITED **(038) CHUBB AND SON, INC.**							
Fire	$ 33	$ 29	$	$ 1	.034	....	....
Allied Lines	9	8	....	....	....	....	....
Workers Compensation	....	....	....	−1,242	....	....	....
Other Liability	123	99	....	107	1.081	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	3,534	3,204	236	−8,696	−2.714	.074	....
Other Private Passenger Auto-Liability	21,070	19,415	1,591	−6,149	−.317	.082	....
Private Passenger Auto Physical Damage	14,640	12,503	−421	−879	−.070	−.034	....
Aircraft (All Perils)	....	....	....	894	....	....	....
Totals	$ 39,409	$ 35,258	$ 1,408	$ −15,963	−.453	.040	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9015) ALLIANZ INSURANCE COMPANY (761) ALLIANZ INSURANCE COMPANY							
Fire	$ 11,402	$ 20,222	$ 24,190	$ 19,296	.954	1.196	....
Allied Lines	8,332	25,584	28,859	−15,281	−.597	1.128	....
Commercial Multiple Peril	65,154	62,995	20,776	18,433	.293	.330	....
Inland Marine	131,287	267,677	7,708	78,022	.291	.029	.001
Earthquake	−907	−907	....	−181	.200	....	−.002
Workers Compensation	127,225	133,540	160,809	198,970	1.490	1.204	....
Other Liability	119,854	125,785	11,689	1,008,177	8.015	.093	....
Other Private Passenger Auto-Liability	....	....	....	−506	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	1,601	1,897	....	−3,581	−1.888	....	....
Other Commercial Auto Liability	52,088	55,955	16,890	95,859	1.713	.302	....
Commercial Auto Physical Damage	24,998	25,454	8,008	4,502	.177	.315	....
Surety	−80	75	....	−1,698	−22,640	....	....
Boiler and Machinery	317,674	169,774	....	39,942	.235	....	.020
Totals	$ 858,628	$ 888,051	$ 278,929	$ 1,441,954	1.624	.314	
(9017) ALLIED FIDELITY INSURANCE COMPANY (907) ALLIED FIDELITY GROUP							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 672,612	$ 328,064	$ 29,581	$ 53,276	.162	.090	.003
Other Private Passenger Auto-Liability	2,223,227	1,104,530	228,471	777,819	.704	.207	.002
Private Passenger Auto Physical Damage	1,596,990	840,061	463,622	479,318	.571	.552	.002
Fidelity	5,923	1,630	....	....	....	....	....
Surety	1,556,421	1,386,299	215,308	44,359	.032	.155	.022
Totals	$ 6,055,173	$ 3,660,584	$ 936,982	$ 1,354,782	.370	.256	
(9019) ALLSTATE INDEMNITY COMPANY (008) ALLSTATE							
Homeowners Multiple Peril	$ 1,007,060	$ 950,550	$ 559,388	$ 642,584	.676	.588	.001
Commercial Multiple Peril	10,297	7,889	3,526	3,497	.443	.447	....
Inland Marine	4,554	4,989	1,338	1,189	.238	.268	....
Workers Compensation	131,362	41,581	1,446	9,196	.221	.035	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,602,078	1,551,420	1,404,602	1,629,155	1.050	.905	.007
Other Private Passenger Auto-Liability	6,611,949	6,477,616	4,385,305	5,206,346	.804	.677	.007
Commercial Auto No-Fault (Personal Injury Protection)	16,078	11,099	3,131	3,131	.282	.282	....
Other Commercial Auto Liability	240,303	143,349	15,163	45,728	.319	.106	.001
Private Passenger Auto Physical Damage	4,569,672	4,388,838	3,010,256	2,967,849	.676	.686	.007
Commercial Auto Physical Damage	135,104	83,291	50,029	49,787	.598	.601	.001
Totals	$ 14,328,477	$ 13,660,622	$ 9,434,184	$ 10,558,462	.773	.691	
(9020) ALLSTATE INSURANCE COMPANY (008) ALLSTATE							
Fire	$ 2,207,424	$ 2,101,106	$ 1,264,840	$ 1,208,582	.575	.602	.026
Allied Lines	2,322,685	2,166,691	651,038	695,158	.321	.300	.045
Homeowners Multiple Peril	60,227,300	57,563,941	33,471,503	32,248,772	.560	.581	.118
Commercial Multiple Peril	2,371,175	2,448,671	1,089,940	721,591	.295	.445	.006
Ocean Marine	−19,187	−19,187	315,325	90,999	−4,743	−16,434	....
Inland Marine	5,176,483	5,015,033	2,871,922	2,747,788	.548	.573	.039
Medical Malpractice	1,427	1,232	....	−11	−.009	....	....
Earthquake	28,679	28,577	....	....	....	....	.064
Group Accident and Health	15,333,490	15,306,291	13,750,164	14,699,466	.960	.898	.247
Workers Compensation	890,901	1,031,228	871,414	636,167	.617	.845	.001
Other Liability	1,113,082	1,131,700	1,947,194	831,620	.735	1.721	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	26,231,641	26,154,617	19,575,140	18,052,836	.690	.748	.123
Other Private Passenger Auto-Liability	122,703,689	121,659,289	87,022,625	107,033,556	.880	.715	.135
Commercial Auto No-Fault (Personal Injury Protection)	84,689	168,943	117,527	47,198	.279	.696	.004
Other Commercial Auto Liability	1,392,460	1,542,847	1,841,545	1,511,871	.980	1.194	.006
Private Passenger Auto Physical Damage	85,646,263	83,514,959	54,279,700	53,391,405	.639	.650	.142
Commercial Auto Physical Damage	1,427,430	1,354,192	1,160,795	1,202,626	.888	.857	.014
Aircraft (All Perils)	425	355	....	....	....	....	....
Fidelity	587	481	−180	−271	−.563	−.374	....
Surety	7,615	8,652	1,252	791	.091	.145	....
Glass	1,467	1,074	437	395	.368	.407	.001
Burglary and Theft	324	452	−120	−264	−.584	−.265	....
Boiler and Machinery	1,265	1,285	....	64	.050	....	....
Mobile Home Physical Damage	8,803,748	7,911,830	3,038,053	3,443,824	.435	.384	.253
Totals	$ 335,955,062	$ 329,094,259	$ 223,270,114	$ 238,564,163	.725	.678	
(1032) AMERICAN AGRICULTURAL INSURANCE COMPANY (842) FARM BUREAU GROUP							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1033) AMERICAN ALLIANCE INSURANCE COMPANY (084) AMERICAN FINANCIAL CORP.							
Fire	$ 3,857	$ 4,357	$ 1,713	$ 1,836	.421	393	....
Allied Lines	2,388	2,934	2,392	2,490	.849	.815	....
Homeowners Multiple Peril	260	227	85,901	85,924	378.520	378.419	....
Commercial Multiple Peril	1,850,478	1,539,577	435,709	1,042,568	.677	.283	.005
Inland Marine	169,484	117,551	53,999	26,731	.227	.459	.001
Earthquake	819	248	....	....	....	....	.001
Workers Compensation	2,364,073	1,447,659	412,263	1,394,886	.964	.285	.004
Other Liability	53,664	42,111	4,548	43,872	1.042	.108	....
Private Passenger Auto No-Fault (Personal Injury Protection)	111,925	86,717	40,541	104,217	1.202	.468	....
Other Private Passenger Auto-Liability	642,725	487,054	205,107	643,782	1.322	.421	....
Commercial Auto No-Fault (Personal Injury Protection)	47,716	41,011	23,068	30,508	.744	.562	.002
Other Commercial Auto Liability	852,109	663,922	488,572	902,251	1.359	.736	.003
Private Passenger Auto Physical Damage	438,032	335,629	196,796	235,785	.703	.586	....
Commercial Auto Physical Damage	422,960	329,134	182,798	210,233	.639	.555	.004
Fidelity	36,607	27,753	1,199	2,001	.072	.043	.002
Glass	12,886	9,551	5,227	5,843	.612	.547	.016
Burglary and Theft	33,454	26,006	14,169	15,942	.613	.545	.006
Totals	$ 7,043,437	$ 5,161,441	$ 2,154,002	$ 4,748,869	.920	.417	
(9023) AMERICAN AMBASSADOR CASUALTY COMPANY							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 836,864	$ 712,945	$ 476,862	$ 789,609	1.108	.669	.003
Other Private Passenger Auto-Liability	2,218,070	1,983,485	702,770	1,621,581	.818	.354	.002
Private Passenger Auto Physical Damage	1,232,826	1,107,297	1,011,634	1,182,005	1.067	.914	.002
Totals	$ 4,287,760	$ 3,803,727	$ 2,191,266	$ 3,593,195	.945	.576	
(1040) AMERICAN AND FOREIGN INSURANCE COMPANY (162) ROYAL							
Homeowners Multiple Peril	$ 461	$ 146	$	$ 11	.075	....	....
Commercial Multiple Peril	73,010	76,107	299,856	201,458	2.647	3.940	....
Workers Compensation	1,096,307	1,570,480	702,386	700,217	.446	.447	.002
Other Liability	126	111	....	−804	−7.243	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	12,525	12,800	4,533	5,642	.441	.354	....
Other Private Passenger Auto-Liability	100,381	99,406	−138,242	−120,328	−1.210	−1.391	....
Commercial Auto No-Fault (Personal Injury Protection)	2,316	1,968	....	311	.158	....	....
Other Commercial Auto Liability	39,372	32,128	4,070	18,977	.591	.127	....
Private Passenger Auto Physical Damage	122,751	119,934	71,784	41,935	.350	.599	....
Commercial Auto Physical Damage	17,278	14,157	21,464	21,621	1.527	1.516	....
Totals	$ 1,464,527	$ 1,927,237	$ 965,851	$ 869,040	.451	.501	
(9054) AMERICAN FRONTIER INSURANCE COMPANY							
No Business Written							
(9025) AMERICAN AUTOMOBILE INSURANCE COMPANY (076) FIREMANS FUND							
Fire	$ 395	$ 528	$	$ −28	−.053	....	....
Allied Lines	−72	−24	....	−170	7.083	....	....
Homeowners Multiple Peril	1,100	808	....	51	.063	....	....
Commercial Multiple Peril	1,721,347	1,897,782	2,753,558	2,336,882	1.231	1.451	.004
Inland Marine	377,141	374,537	322,366	234,455	.626	.861	.002
Workers Compensation	869,843	1,092,473	966,966	520,850	.477	.885	.001
Other Liability	127,441	190,818	5,000	484,763	2.540	.026	....
Private Passenger Auto No-Fault (Personal Injury Protection)	250	216	....	35	.162	....	....
Other Private Passenger Auto-Liability	1,177	986	....	184	.187	....	....
Commercial Auto No-Fault (Personal Injury Protection)	−6,787	−4,390	3,886	−26,930	6.134	−.885	....
Other Commercial Auto Liability	−61,778	−46,280	250,331	1,017,546	−21.987	−5.409	....
Private Passenger Auto Physical Damage	651	552	....	60	.109	....	....
Commercial Auto Physical Damage	14,554	9,607	−587	27,938	2.908	−.061	....
Surety	1,905	1,761	....	146	.083	....	....
Bail Bonds	89	88	....	18	.205	....	....
Glass	25	25	....	−27	−1.080	....	....
Totals	$ 3,047,281	$ 3,519,487	$ 4,301,520	$ 4,596,773	1.306	1.222	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9027) AMERICAN AUTOMOBILE INSURANCE COMPANY OF ILLINOIS (076) FIREMANS FUND							
Commercial Multiple Peril	$ 351,912	$ 310,298	$ 60,445	$ 128,166	.413	.195	
Inland Marine	42	38		7	.184		
Workers Compensation	138,833	121,595	34,779	104,097	.856	.286	
Other Liability	3,665	1,070		−885	−.827		
Commercial Auto No-Fault (Personal Injury Protection)	−27,382	−4,520	3,952	2,706	−.599	−.874	−.001
Other Commercial Auto Liability	−112,811	57,464	15,439	44,661	.777	.269	
Commercial Auto Physical Damage	21,980	14,987	5,690	6,465	.431	.380	
Totals	$ 376,239	$ 500,932	$ 120,305	$ 285,217	.569	.240	
(1055) AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA (465) AMERICAN BANKERS							
Fire	$ 1,308,575	$ 1,790,516	$ 417,156	$ 405,247	.226	.233	.015
Allied Lines	279	41,897	38,311	37,699	.900	.914	
Homeowners Multiple Peril	711,664	629,961	340,228	391,555	.622	.540	.001
Commercial Multiple Peril		427					
Inland Marine	5,245,760	5,196,138	2,511,194	3,155,694	.607	.483	.040
Group Accident and Health	377,704	377,704	60,042	58,993	.156	.159	.006
Other Accident Only	92	85	2,000	1,851	21.776	23.529	
Other Liability	274,460	477,607	585,404	600,867	1.258	1.226	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	9,113	5,982	4,938	−31,345	−5.240	.825	
Other Private Passenger Auto-Liability	364	1,965	124	−36,293	−18.470	.063	
Commercial Auto No-Fault (Personal Injury Protection)	65	65	2,006	1,332	20.492	30.862	
Other Commercial Auto Liability	28	28	38	−13,431	−479.679	1.357	
Private Passenger Auto Physical Damage	2,408,263	2,156,454	1,186,428	1,220,916	.566	.550	.003
Commercial Auto Physical Damage	18,226	14,121	17,141	18,009	1.275	1.214	
Aircraft (All Perils)			420,987	363,525			
Surety	65,007	112,334	27,661	25,915	.231	.246	
Totals	$ 10,419,600	$ 10,805,284	$ 5,613,658	$ 6,200,534	.574	.520	
(9035) AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA (218) CNA INSURANCE GROUP							
Fire	$ 57,323	$ 52,596	$	$ −13,874	−.264		
Allied Lines	220,826	187,471	11,686	−8,341	−.044	.062	.004
Homeowners Multiple Peril	965,654	646,306	349,470	609,740	.943	.541	.001
Commercial Multiple Peril	2,065,016	1,550,989	3,115,026	2,477,007	1.597	2.008	.005
Inland Marine	81,095	54,008	17,671	35,170	.651	.327	
Earthquake	76	68		1	.015		
Group Accident and Health	16,470	15,927	59,566	57,950	3.638	3.740	
Collectively Renewable Accident and Health	96,145	85,243	116,355	136,014	1.596	1.365	.030
Guaranteed Renewable Accident and Health	11,250	15,108	31,764	22,364	1.480	2.102	
Non-Renewable Stated Reasons Accident and Health	4,940	11,632	3,959	2,110	.181	.340	.001
Other Accident Only	19,533	20,205	2,183	7,617	.377	.108	.010
All Other Accident and Health	5,448	5,696	8,180	−5,280	−.927	1.436	
Workers Compensation	1,967,366	2,247,034	2,398,587	3,392,438	1.510	1.067	.003
Other Liability	410,442	398,766	69,052	383,678	.962	.173	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	410,415	349,742	216,939	255,662	.731	.620	.001
Other Private Passenger Auto-Liability	1,663,098	1,294,888	665,819	1,477,105	1.141	.514	.001
Commercial Auto No-Fault (Personal Injury Protection)	125,483	166,360	39,301	61,781	.371	.236	.006
Other Commercial Auto Liability	805,509	823,750	893,641	1,499,443	1.820	1.085	.003
Private Passenger Auto Physical Damage	1,205,831	839,485	748,146	939,740	1.119	.891	.002
Commercial Auto Physical Damage	298,280	274,747	261,039	251,989	.917	.950	.002
Fidelity				−1			
Surety	742,702	750,741	84,090	203,528	.271	.112	.010
Boiler and Machinery	64,510	52,597	3,488	4,754	.090	.066	.004
Totals	$ 11,237,423	$ 9,843,359	$ 9,095,962	$ 11,790,595	1.198	.924	
(1035) AMERICAN CENTENNIAL INSURANCE COMPANY (342) BENICO HOLDING CORPORATION							
Fire	$ 458,979	$ 608,755	$ 17,025	$ 211,759	.348	.028	.005
Allied Lines	105,918	140,482	3,929	48,868	.348	.028	.002
Ocean Marine	269,447	1,145,985	3,532,217	3,765,351	3.286	3.082	.005
Inland Marine	259,111	280,116	27,157	118,076	.422	.097	.001
Medical Malpractice	1,563	1,837		−172	−.094		
Group Accident and Health	68,293	68,293	64,447	53,111	.778	.944	.001
Credit Accident and Health (Group and Individual)	41,647	48,596	2,799	12,653	.260	.058	.027
Workers Compensation	3,520,029	4,260,802	4,560,721	10,894,920	2.557	1.070	.006
Other Liability	430,519	389,295	1,091,477	1,117,951	2.872	2.804	.001
Other Private Passenger Auto-Liability	7,862	8,630	6,253	6,253	.725	.725	
Private Passenger Auto Physical Damage	1,112	493					
Commercial Auto Physical Damage	83,795	58,920		−489	−.008		
Credit	10,765	10,765					.002
Totals	$ 5,259,040	$ 7,022,989	$ 9,306,035	$ 16,228,261	2.311	1.325	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9030) AMERICAN CONSUMER INSURANCE COMPANY							
(016) AMERICAN PLAN							
No Business Written							
(9037) AMERICAN CONTINENTAL INSURANCE COMPANY							
(084) AMERICAN FINANCIAL CORPORATION							
Ocean Marine	$ 8,252	$ 2,525	$ 1,128	$ 1,261	.4[illegible]	.447	....
Inland Marine	110,667	124,169	72,609	73,800	.594	.585	....
Group Accident and Health	1,043	1,043	515	722	.692	.494	....
Private Passenger Auto No-Fault (Personal Injury Protection)	....	....	−1,994	−2,459	....	....	....
Other Private Passenger Auto-Liability	....	....	−1,000	−7,019	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	3,040	2,832	....	286	.101	....	....
Other Commercial Auto Liability	183,948	184,449	75,723	233,350	1.265	.411	....
Private Passenger Auto Physical Damage	12,653	9,665	−1,937	870	.090	−.200	....
Commercial Auto Physical Damage	102,929	99,739	138,853	157,602	1.580	1.392	.001
Aircraft (All Perils)	201,206	218,558	147,448	106,570	.488	.675	.008
Totals	$ 623,738	$ 642,980	$ 431,345	$ 564,983	.879	.671	
(9040) AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK							
(041) GULF INSURANCE							
Surety	$ 75	$ 76	$	$ −1	−.013	....	....
Credit	845,658	800,720	349,619	584,408	.730	.437	.172
Totals	$ 845,733	$ 800,796	$ 349,619	$ 584,407	.730	.437	
(1065) AMERICAN DRUGGISTS' INSURANCE COMPANY							
(143) ARMCO INSURANCE INC.							
Fire	$ 10,472	$ 21,626	$ 1,779	$ −2,402	−.111	.082	....
Allied Lines	16,001	23,118	2,646	2,347	.102	.114	....
Homeowners Multiple Peril	21,599	17,476	606	542	.031	.035	....
Commercial Multiple Peril	1,290,699	1,441,326	723,041	946,768	.657	.502	.003
Inland Marine	4,286	10,667	588	248	.023	.055	....
Medical Malpractice	173,639	145,047	....	11,074	.076	....	.002
Workers Compensation	363,935	401,786	212,753	176,379	.439	.530	....
Other Liability	206,313	171,114	67,734	58,212	.340	.396	....
Private Passenger Auto No-Fault (Personal Injury Protection)	89	63	11	31	.492	.175	....
Other Private Passenger Auto-Liability	1,144	850	145	198	.233	.171	....
Commercial Auto No-Fault (Personal Injury Protection)	12,642	5,567	843	3,755	.672	.151	....
Other Commercial Auto Liability	259,673	253,193	402,051	663,796	2.622	1.588	.001
Private Passenger Auto Physical Damage	537	−66	−1,046	−978	14.818	15.848	....
Commercial Auto Physical Damage	135,327	98,936	75,039	73,063	.738	.758	.001
Surety	711,993	785,067	162,094	405,859	.517	.206	.010
Glass	356	424	....	−4	−.009	....	....
Burglary and Theft	40	299	544	542	1.813	1.819	....
Totals	$ 3,208,745	$ 3,376,515	$ 1,648,826	$ 2,339,430	.693	.488	
(9043) AMERICAN ECONOMY INSURANCE COMPANY							
(020) LINCOLN NATIONAL							
Fire	$ 146,736	$ 130,394	$ 73,402	$ 282,137	2.164	.563	.001
Allied Lines	178,967	157,026	70,450	75,450	.480	.449	.003
Homeowners Multiple Peril	3,432,751	3,140,290	2,255,871	2,772,316	.883	.718	.006
Commercial Multiple Peril	3,883,540	3,451,167	1,744,080	2,578,018	.747	.505	.010
Inland Marine	290,205	269,460	156,659	179,453	.666	.581	.002
Workers Compensation	185,851	255,855	212,720	254,090	.993	.831	....
Other Liability	2,558	3,814	143	−3,076	−.807	.037	....
Private Passenger Auto No-Fault (Personal Injury Protection)	330,205	286,778	242,680	345,059	1.203	.846	.001
Other Private Passenger Auto-Liability	2,032,150	1,957,257	1,075,504	1,419,645	.725	.549	.002
Commercial Auto No-Fault (Personal Injury Protection)	43,398	39,122	10,927	24,337	.622	.279	.002
Other Commercial Auto Liability	327,345	263,005	180,321	248,690	.946	.688	.001
Private Passenger Auto Physical Damage	1,145,057	1,045,983	956,851	984,861	.942	.915	.001
Commercial Auto Physical Damage	213,979	184,101	100,685	118,745	.645	.547	.002
Glass	276	298	413	413	1.386	1.386	....
Burglary and Theft	−283	104	....	....	....	....	....
Totals	$ 12,212,735	$ 11,184,654	$ 7,081,206	$ 9,280,138	.830	.633	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9045) AMERICAN EMPLOYERS' INSURANCE COMPANY							
(044) COMMERCIAL UNION							
Fire	$ 2,177	$ 1,988	$	$ −147	−.074		
Allied Lines	1,260	1,230	578	611	.497	.470	
Homeowners Multiple Peril	52,872	54,504	20,188	23,270	.427	.370	
Commercial Multiple Peril	1,712,873	1,773,387	726,295	867,999	.489	.410	.004
Inland Marine	3,953	4,691		32	.007		
Group Accident and Health				−20			
Guaranteed Renewable Accident and Health	7,283	7,348	31,234	44,013	5.990	4.251	
Other Accident Only	142	142	435	506	3.563	3.063	
All Other Accident and Health	668	726	810	592	.815	1.116	
Workers Compensation	406,951	405,071	146,194	576,845	1.424	.361	
Other Liability	48,356	39,879	5,569	833,332	20.897	.140	
Private Passenger Auto No-Fault (Personal Injury Protection)	133,315	71,461	30,991	67,316	.942	.434	
Other Private Passenger Auto-Liability	611,351	321,902	137,112	219,308	.681	.426	
Commercial Auto No-Fault (Personal Injury Protection)	1,823	2,190	4,473	7,084	3.235	2.042	
Other Commercial Auto Liability	24,161	46,687	12,989	12,780	.274	.278	
Private Passenger Auto Physical Damage	394,610	203,469	128,744	131,229	.645	.633	
Commercial Auto Physical Damage	18,971	21,843	4,450	14,568	.667	.204	
Fidelity	10,164	8,823		2,185	.248		
Surety	21,280	19,636	2,550,101	1,832,995	93.349	129.869	
Glass	100	164		23	.140		
Burglary and Theft	786	786		17	.022		
Boiler and Machinery	−961	−961					
Totals	$ 3,452,175	$ 2,984,964	$ 3,800,163	$ 4,634,538	1.553	1.273	
(9047) AMERICAN FAMILY HOME INSURANCE COMPANY							
(127) MIDLAND-GUARDIAN							
Fire	$ 458,781	$ 450,972	$ 488,326	$ 347,418	.770	1.083	.005
Allied Lines	183,398	181,977	12,142	10,640	.058	.067	.003
Homeowners Multiple Peril	331	491	27,259	2,872	5.849	55.517	
Inland Marine		16					
Other Liability	534,219	365,722	111,854	123,429	.337	.306	.002
Mobile Home Physical Damage	5,899,330	4,493,069	2,034,744	2,257,069	.502	.453	.169
Totals	$ 7,076,059	$ 5,492,247	$ 2,674,327	$ 2,741,428	.499	.487	
(1080) AMERICAN FIDELITY FIRE INSURANCE COMPANY							
(016) AMERICAN PLAN							
Fire	$	$ −1,262	$	$			
Allied Lines		−1,441					
Homeowners Multiple Peril	27	14					
Commercial Multiple Peril	16,520	14,796	56,011	−8,715	−.589	3.786	
Inland Marine	211	80					
Other Liability	9,378	10,556	328	8,823	.836	.031	
Commercial Auto No-Fault (Personal Injury Protection)	20,304	13,139		500	.038		.001
Other Commercial Auto Liability	79,048	55,699	5,073	41,343	.742	.091	
Commercial Auto Physical Damage	21,465	52,756	303,377	344,953	6.539	5.751	
Fidelity	6,179	15,894					
Surety	32,442	118,500	55,061	84,841	.716	.465	
Burglary and Theft	15,345	16,986		749	.044		.003
Credit	84	30					
Mobile Home Physical Damage	995,697	1,088,807	23,812	−87,508	−.080	.022	.028
Totals	$ 1,196,700	$ 1,384,554	$ 443,682	$ 384,986	.278	.320	
(9060) AMERICAN FIDELITY INSURANCE COMPANY							
(330) AMERICAN FIDELITY							
Surety	$ 2,095	$ 2,751	$ 44	$ −229	−.083	.016	
Totals	$ 2,095	$ 2,751	$ 44	$ −229	−.083	.016	
(9053) AMERICAN FIRE & INDEMNITY INSURANCE COMPANY							
(013) AMERICAN INDEMNITY							
Fire	$ 12,898	$ 13,422	$ 5,277	$ −15,192	−1.132	.393	
Allied Lines	12,996	13,634	10,105	10,105	.741	.741	
Homeowners Multiple Peril	568,893	563,772	409,389	422,643	.750	.726	.001
Commercial Multiple Peril	145,294	105,178	22,550	25,181	.239	.214	
Inland Marine	18,700	17,976	8,070	4,070	.226	.449	
Private Passenger Auto No-Fault (Personal Injury Protection)	270,185	270,483	233,147	207,591	.767	.862	.001
Other Private Passenger Auto-Liability	1,244,499	1,245,868	1,057,557	988,071	.793	.849	.001
Commercial Auto No-Fault (Personal Injury Protection)	5,094	5,099	464	10,705	2.099	.091	
Other Commercial Auto Liability	72,379	72,459	10,247	20,363	.281	.141	
Private Passenger Auto Physical Damage	789,031	776,644	530,946	478,430	.616	.684	.001
Commercial Auto Physical Damage	54,191	53,340	8,100	19,889	.373	.152	
Totals	$ 3,194,160	$ 3,137,875	$ 2,295,852	$ 2,171,856	.692	.732	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1085) AMERICAN FIRE AND CASUALTY COMPANY (148) OHIO CASUALTY							
Fire	$ 464,321	$ 635,095	$ 231,645	$ 272,801	.429	.364	.005
Allied Lines	327,563	433,162	315,048	312,743	.722	.727	.006
Homeowners Multiple Peril	1,427,100	2,174,386	1,776,474	397,769	.183	.818	.002
Commercial Multiple Peril	336,972	417,194	168,326	166,762	.400	.403	....
Inland Marine	216,314	322,639	149,717	180,803	.560	.464	.001
Medical Malpractice	....	....	6,666	1,674	....	....	....
Earthquake	112	287	....	−16	−.056	....	....
Group Accident and Health	1,916	4,221	427	1,615	.383	.101	....
Guaranteed Renewable Accident and Health	1,740	3,674	6,950	7,017	1.910	1.892	....
Other Accident Only	2,610	3,774	1,762	685	.182	.467	.001
All Other Accident and Health	19,050	22,324	13,371	7,817	.350	.599	.001
Workers Compensation	306,355	532,585	586,078	−363,293	−.682	1.100	....
Other Liability	417,116	548,262	756,578	275,872	.503	1.380	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	285,633	367,646	316,569	189,109	.514	.861	.001
Other Private Passenger Auto-Liability	1,217,408	1,686,043	1,007,854	598,656	.355	.598	.001
Commercial Auto No-Fault (Personal Injury Protection)	12,955	24,113	2,713	−2,781	−.115	.113	....
Other Commercial Auto Liability	124,658	266,707	244,440	243,056	.911	.917	....
Private Passenger Auto Physical Damage	588,482	783,732	726,496	671,463	.857	.927	....
Commercial Auto Physical Damage	79,301	143,539	76,704	70,554	.492	.534	....
Fidelity	211,539	340,232	65,095	109,050	.321	.191	.013
Surety	312,485	743,435	714,774	412,793	.555	.961	.004
Glass	2,916	6,457	3,420	2,499	.387	.530	.003
Burglary and Theft	5,932	19,035	651	1,077	.057	.034	.001
Totals	$ 6,364,498	$ 9,479,422	$ 7,173,758	$ 3,557,725	.375	.757	
(9055) AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY (212) ZURICH-AMERICAN INSURANCE COMPANIES							
Fire	$ 501	$ 1,313	$	$ −17	−.013	....	....
Allied Lines	632	783	....	−331	−.423	....	....
Homeowners Multiple Peril	287	903	....	93	.103	....	....
Commercial Multiple Peril	510,765	613,572	421,943	657,425	1.071	.688	.001
Inland Marine	104,382	110,100	40,476	36,000	.327	.368	....
Workers Compensation	15,017,162	14,240,402	5,903,526	9,491,160	.666	.415	.029
Other Liability	572,649	592,732	137,319	−5,419	−.009	.232	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	1,015	878	608	492	.560	.692	....
Other Private Passenger Auto-Liability	7,155	6,043	22,335	−42,882	−7.096	3.696	....
Commercial Auto No-Fault (Personal Injury Protection)	42,659	42,778	33,101	36,396	.851	.774	.002
Other Commercial Auto Liability	958,386	783,978	236,012	811,956	1.036	.301	.004
Private Passenger Auto Physical Damage	4,255	3,626	9,374	10,300	2.841	2.585	....
Commercial Auto Physical Damage	337,053	267,118	230,639	249,566	.934	.863	.003
Fidelity	10,591	13,304	13,392	16,617	1.249	1.007	....
Surety	1,025	1,034	....	−4	−.004	....	....
Glass	12,724	12,726	8,526	6,355	.499	.670	.015
Burglary and Theft	25,927	28,222	11,644	2,085	.074	.413	.005
Boiler and Machinery	476	1,541	....	−4	−.003	....	....
Totals	$ 17,607,644	$ 16,721,053	$ 7,066,897	$ 11,269,788	.674	.423	
(2324) AMERICAN HARDWARE MUTUAL INSURANCE COMPANY (805) AMERICAN HARDWARE							
Fire	$ 11,785	$ 12,008	$ −52	$ −302	−.025	−.004	....
Allied Lines	15,935	15,631	1,771	1,521	.097	.113	....
Homeowners Multiple Peril	157,822	149,920	76,529	77,673	.518	.510	....
Commercial Multiple Peril	909,084	963,834	1,174,879	962,780	.999	1.219	.002
Inland Marine	53,025	46,908	13,212	10,812	.230	.282	....
Earthquake	36	36	....	....	....	....	....
Group Accident and Health	360,836	360,836	427,380	505,673	1.401	1.184	.005
All Other Accident and Health	6,163	5,534	3,234	3,454	.624	.584	....
Workers Compensation	761,468	855,887	485,186	565,766	.661	.567	.001
Other Liability	127,385	129,160	18,580	−4,014	−.031	.144	....
Private Passenger Auto No-Fault (Personal Injury Protection)	41,558	41,458	17,428	37,415	.902	.420	....
Other Private Passenger Auto-Liability	217,275	213,470	102,613	170,098	.797	.481	....
Commercial Auto No-Fault (Personal Injury Protection)	45,944	51,750	32,784	20,094	.388	.634	.002
Other Commercial Auto Liability	687,751	700,371	745,245	667,561	.953	1.064	.003
Private Passenger Auto Physical Damage	136,405	133,281	122,041	119,582	.897	.916	....
Commercial Auto Physical Damage	469,435	470,072	521,290	492,794	1.048	1.109	.004
Fidelity	1,331	1,019	−1,709	8,291	8.136	−1.677	....
Surety	4,008	3,540	507	−492	−.139	.143	....
Glass	130	135	....	....	....	....	....
Burglary and Theft	2,074	2,086	3,885	3,885	1.862	1.862	....
Totals	$ 4,009,450	$ 4,156,936	$ 3,744,803	$ 3,642,589	.876	.901	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1370) AMERICAN HOME ASSURANCE COMPANY (012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 51,163	$ 37,961	$ 151,376	$ 113,130	2.980	3.988	....
Allied Lines	126,233	131,519	1,276	26,178	.199	.010	.002
Commercial Multiple Peril	423,760	503,498	324,926	207,432	.412	.645	.001
Ocean Marine	834,445	783,924	776,203	785,742	1.002	.990	.015
Inland Marine	163,902	180,596	45,405	47,992	.266	.251	.001
Group Accident and Health	399,864	449,781	658,794	505,288	1.123	1.465	.006
Guaranteed Renewable Accident and Health	12,056	12,408	25,795	24,952	2.011	2.079	....
Other Accident Only	74,183	74,646	92,661	61,273	.821	1.241	.038
Workers Compensation	9,457	91,067	283,154	223,997	2.460	3.109	....
Other Liability	944,101	925,154	2,462,199	1,908,539	2.063	2.661	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	....	....	310	−22,874	....	....	....
Other Private Passenger Auto-Liability	....	....	6,395	−109,917	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	25	111	....	−1,723	−15.523	....	....
Other Commercial Auto Liability	402	1,163	316,109	−45,958	−39.517	271.805	....
Private Passenger Auto Physical Damage	....	....	−8,383	−11,583	....	....	....
Commercial Auto Physical Damage	260	227	9,750	9,677	42.630	42.952	....
Aircraft (All Perils)	−17,744	−13,331	61,687	−17,120	1.284	−4.627	....
Fidelity	120	1,450	....	533	.368	....	....
Surety	179,761	127,949	−12,338	−47,201	−.369	−.096	.002
Burglary and Theft	....	350	....	−670	−1.914	....	....
Totals	$ 3,201,988	$ 3,308,473	$ 5,195,319	$ 3,657,687	1.106	1.570	
(9065) AMERICAN INDEMNITY COMPANY (013) AMERICAN INDEMNITY							
Fire	$ 56,661	$ 62,253	$ 46,427	$ −5,089	−.082	.746	....
Allied Lines	38,040	41,589	9,280	9,877	.237	.223	....
Homeowners Multiple Peril	268,093	289,781	242,411	140,297	.484	.837	....
Commercial Multiple Peril	92,995	84,030	176,284	73,259	.872	2.098	....
Inland Marine	64,578	61,807	39,418	32,480	.526	.638	....
Other Liability	93,818	92,260	24,045	23,418	.254	.261	....
Private Passenger Auto No-Fault (Personal Injury Protection)	69,386	71,308	30,404	5,604	.079	.426	....
Other Private Passenger Auto-Liability	336,810	346,140	613,943	372,845	1.077	1.774	....
Commercial Auto No-Fault (Personal Injury Protection)	11,728	12,052	2,505	−2,575	−.214	.208	....
Other Commercial Auto Liability	151,934	156,142	99,227	143,079	.916	.635	....
Private Passenger Auto Physical Damage	192,007	196,500	131,757	115,775	.589	.671	....
Commercial Auto Physical Damage	87,200	89,240	34,707	34,874	.391	.389	....
Fidelity	429	439	−662	−662	−1.508	−1.508	....
Surety	23,035	28,098	582	10,165	.362	.021	....
Glass	852	980	1,255	1,255	1.281	1.281	.001
Burglary and Theft	1,310	1,520	....	....	....	....	....
Totals	$ 1,488,876	$ 1,534,139	$ 1,451,583	$ 954,602	.622	.946	
(1097) AMERICAN INDEPENDENT REINSURANCE CO.							
No Business Written							
(1100) AMERICAN INSURANCE COMPANY (076) FIREMANS FUND							
Fire	$ 460,790	$ 458,809	$ 609,880	$ 521,630	1.137	1.329	.005
Allied Lines	286,394	285,947	59,568	54,512	.191	.208	.005
Farmowners Multiple Peril	....	....	....	−4	....	....	....
Homeowners Multiple Peril	934,584	931,503	536,338	269,458	.289	.576	.001
Commercial Multiple Peril	3,897,704	3,817,408	3,116,789	3,315,059	.868	.816	.010
Ocean Marine	1,575	1,790	....	360	.201	....	....
Inland Marine	730,570	656,402	306,072	262,711	.400	.466	.005
Medical Malpractice	−36	56,583	....	26,164	.462	....	....
Earthquake	316	261	....	12	.046	....	....
Workers Compensation	3,167,644	4,568,516	5,135,122	4,679,039	1.024	1.124	.006
Other Liability	1,296,267	1,202,762	350,285	−377,486	−.314	.291	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	126,731	120,583	64,535	25,500	.211	.535	....
Other Private Passenger Auto-Liability	618,860	591,064	419,028	579,707	.981	.709	....
Commercial Auto No-Fault (Personal Injury Protection)	31,129	34,621	8,161	17,164	.496	.236	.001
Other Commercial Auto Liability	891,545	936,874	724,180	979,464	1.045	.773	.004
Private Passenger Auto Physical Damage	367,266	332,136	228,324	232,601	.700	.687	....
Commercial Auto Physical Damage	253,031	214,691	159,059	170,432	.794	.741	.002
Aircraft (All Perils)	1,819	1,819	....	6,360	3.496	....	....
Fidelity	96,377	53,540	23,865	40,719	.761	.446	.005
Surety	2,072,956	2,106,669	−73,019	−263,250	−.125	−.035	.030
Bail Bonds	1,350	1,430	1,134	955	.668	.793	....
Glass	36,811	13,493	12,205	482	.036	.905	.046
Totals	$ 15,275,683	$ 16,386,901	$ 11,681,526	$ 10,541,589	.643	.713	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9066) AMERICAN INTEGRITY INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 2,728	$ 2,914	$ 1,550	$ 1,334	.458	.532	.001
Guaranteed Renewable Accident and Health	25,043	16,624	7,817	6,209	.373	.470	.001
All Other Accident and Health	27,365	26,349	6,868	6,867	.261	.261	.002
Totals	$ 55,136	$ 45,887	$ 16,235	$ 14,410	.314	.354	
(1103) AMERICAN LIBERTY INSURANCE COMPANY (177) STATESMAN GROUP							
Fire	$ 54,594	$ 64,718	$ 39,176	$ 35,451	.548	.605	....
Allied Lines	49,516	59,322	13,598	14,109	.238	.229	....
Homeowners Multiple Peril	1,217,320	1,133,085	757,292	1,049,377	.926	.668	.002
Commercial Multiple Peril	532,419	609,745	250,974	192,570	.316	.412	.001
Inland Marine	83,151	82,744	32,898	34,457	.416	.398	....
Workers Compensation	279,066	352,018	355,348	219,091	.622	1.009	....
Other Liability	284,696	344,225	162,533	140,779	.409	.472	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	386,843	381,665	337,600	292,222	.766	.885	.001
Other Private Passenger Auto-Liability	1,872,047	1,897,328	1,293,531	1,862,840	.982	.682	.002
Commercial Auto No-Fault (Personal Injury Protection)	14,634	21,689	15,484	44,034	2.030	.714	....
Other Commercial Auto Liability	338,605	341,824	243,796	580,278	1.698	.713	.001
Private Passenger Auto Physical Damage	1,200,086	1,154,474	970,926	977,022	.846	.841	.001
Commercial Auto Physical Damage	152,149	166,400	130,313	109,913	.661	.783	.001
Fidelity	20,155	19,216	1,591	−4,918	−.256	.083	.001
Surety	53,464	49,358	3,683	25,376	.514	.075	....
Glass	8,159	10,793	7,603	6,418	.595	.704	.010
Burglary and Theft	14,703	21,985	20,939	25,249	1.148	.952	.002
Totals	$ 6,561,609	$ 6,710,589	$ 4,637,285	$ 5,604,268	.835	.691	
(9067) AMERICAN LIVE STOCK INSURANCE COMPANY							
Livestock	$ 1,079,395	$ 957,834	$ 313,800	$ 511,202	.534	.328	.285
Totals	$ 1,079,395	$ 957,834	$ 313,800	$ 511,202	.534	.328	
(2027) AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY (108) KEMPER INSURANCE COMPANY							
Fire	$ 1,969	$ 692	$	$	....	....	....
Allied Lines	4,813	2,598	260	339	.130	.100	....
Homeowners Multiple Peril	8,286	10,053	1,906	1,189	.118	.190	....
Commercial Multiple Peril	192,219	262,028	248,701	77,161	.294	.949	....
Ocean Marine	−37	27	....	....	....	....	....
Inland Marine	8,618	9,513	2,313	4,061	.429	.243	....
Workers Compensation	495,328	503,463	205,429	221,809	.441	.408	....
Other Liability	87,423	96,717	5,578	−1,931	−.020	.058	....
Private Passenger Auto No-Fault (Personal Injury Protection)	571	273	124	1,581	5.791	.454	....
Other Private Passenger Auto-Liability	3,561	1,847	5,681	6,114	3.310	3.076	....
Commercial Auto No-Fault (Personal Injury Protection)	7,506	6,998	78	15,063	2.152	.011	....
Other Commercial Auto Liability	155,309	127,417	130,358	230,850	1.812	1.023	....
Private Passenger Auto Physical Damage	2,104	1,276	16,327	16,762	13.136	12.795	....
Commercial Auto Physical Damage	76,193	52,960	43,706	49,813	.941	.825	....
Fidelity	3,357	3,059	....	−129	−.042	....	....
Surety	358,785	477,453	−101,412	−127,693	−.267	−.212	.005
Burglary and Theft	3,522	3,630	346	346	.095	.095	....
Boiler and Machinery	178,401	176,971	55,468	10,694	.060	.313	.011
Totals	$ 1,567,928	$ 1,736,975	$ 614,863	$ 506,049	.291	.354	
(9071) AMERICAN MODERN HOME INSURANCE COMPANY (127) MIDLAND-GUARDIAN							
No Business Written							
(9069) AMERICAN MORTGAGE INSURANCE COMPANY (322) AMIC							
Mortgage Guaranty	$ 1,130,173	$ 976,179	$ 333,201	$ 407,797	.418	.346	.046
Totals	$ 1,130,173	$ 976,179	$ 338,201	$ 407,797	.418	.346	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9070) AMERICAN MOTORISTS INSURANCE COMPANY							
(106) KEMPER INSURANCE COMPANY							
Fire	$ 171,744	$ 178,346	$ 19,971	4,341	.024	.112	.002
Allied Lines	206,478	208,257	33,601	−2,434	−.012	.161	.004
Homeowners Multiple Peril	3,422,791	3,517,148	2,256,892	2,094,104	.595	.642	.006
Commercial Multiple Peril	2,349,492	2,476,064	2,154,746	1,808,410	.730	.870	.006
Ocean Marine	90,519	91,219	65,571	56,514	.620	.719	.001
Inland Marine	802,320	818,467	807,048	503,147	.615	.986	.006
Group Accident and Health	551,580	551,075	119,820	−86,441	−.157	.217	.008
Guaranteed Renewable Accident and Health	172,655	110,321	149,525	197,516	1.790	1.355	.008
Other Accident Only	100,608	100,968	....	491	.005	....	.051
All Other Accident and Health	239,730	231,888	87,305	112,848	.487	.376	.018
Workers Compensation	15,740,537	15,383,266	6,040,803	6,195,087	.403	.393	.031
Other Liability	2,913,375	2,773,167	13,160,226	12,321,350	4.443	4.746	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	1,213,541	1,339,214	1,270,861	899,324	.672	.949	.005
Other Private Passenger Auto-Liability	5,165,455	5,689,716	5,970,852	6,992,914	1.229	1.049	.005
Commercial Auto No-Fault (Personal Injury Protection)	147,363	174,142	50,929	52,759	.303	.292	.008
Other Commercial Auto Liability	2,263,832	2,384,421	1,260,279	1,955,297	.820	.529	.010
Private Passenger Auto Physical Damage	3,414,228	3,553,672	2,205,239	2,147,306	.604	.621	.005
Commercial Auto Physical Damage	594,172	625,450	429,369	428,405	.685	.686	.005
Aircraft (All Perils)	89,276	89,276	....	....	....	....	.003
Fidelity	12,448	19,749	12,894	12,362	.626	.653	....
Surety	14,381	10,540	61,684	91,554	8.686	5.850	....
Glass	[illegible]	1,121	509	149	.133	.454	....
Burglary and Theft	[illegible]	11,849	556	1,811	.153	.047	.001
Boiler and Machinery	526,720	485,749	171,135	227,135	.468	.352	.034
Mobile Home Multiple Peril	80	80	....	....	....	....	....
Totals	$ 40,213,464	$ 40,825,165	$ 36,329,796	$ 36,013,949	.882	.890	
(9068) AMERICAN MUNICIPAL BOND ASSURANCE CORPORATION							
(010) MGIC INVESTMENT CORPORATION							
Surety	$ 4,884,733	$ 174,943	$	$ 7,719	.044	....	.071
Totals	$ 4,884,733	$ 174,943	$	$ 7,719	.044	....	
(2036) AMERICAN MUTUAL FIRE INSURANCE COMPANY							
(014) AMERICAN MUTUAL FIRE							
Fire	$ 160,382	$ 167,300	$ 72,693	$ 84,162	.503	.435	.001
Allied Lines	121,789	118,171	129,764	138,163	1.169	1.098	.002
Homeowners Multiple Peril	824,228	828,277	742,200	739,067	.892	.896	.001
Commercial Multiple Peril	311,595	288,589	336,884	164,327	.569	1.167	....
Inland Marine	60,834	60,917	62,538	31,561	.518	1.027	....
Earthquake	....	19	....	....	....	....	....
Workers Compensation	91,651	92,236	62,925	51,918	.563	.682	....
Other Liability	96,097	94,028	50,626	40,065	.426	.538	....
Private Passenger Auto No-Fault (Personal Injury Protection)	166,279	166,211	158,965	215,548	1.297	.956	....
Other Private Passenger Auto-Liability	781,967	778,992	500,159	493,776	.634	.642	....
Commercial Auto No-Fault (Personal Injury Protection)	10,078	13,231	2,470	1,536	.116	.187	....
Other Commercial Auto Liability	102,204	111,402	62,943	103,964	.933	.565	....
Private Passenger Auto Physical Damage	382,708	362,323	322,516	300,156	.828	.890	....
Commercial Auto Physical Damage	54,072	56,067	44,471	52,441	.935	.793	....
Glass	1,070	1,097	....	−4	−.004	....	.001
Burglary and Theft	243	259	1,742	1,772	6.842	6.726	....
Totals	$ 3,165,217	$ 3,139,119	$ 2,550,896	$ 2,418,472	.770	.813	
(2038) AMERICAN MUTUAL INSURANCE COMPANY OF BOSTON							
(015) AMERICAN MUTUAL LIABILITY							
Fire	$ 2,747	$ 2,218	$ −75	$	....	−.034	....
Allied Lines	1,385	1,188	....	....	....	....	....
Homeowners Multiple Peril	18,883	20,446	−72	−1,599	−.078	−.004	
Commercial Multiple Peril	34,828	38,167	1,468	5,823	.153	.038	....
Inland Marine	7,266	8,472	550	−495	−.058	.065	....
Guaranteed Renewable Accident and Health	1,626	1,626	....	....	....	....	....
All Other Accident and Health	564	564	585	920	1.631	1.037	....
Workers Compensation	5,023,615	4,999,409	2,159,643	2,421,091	.484	.432	.009
Private Passenger Auto No-Fault (Personal Injury Protection)	4,196	4,420	21,373	57,610	13.034	4.836	....
Other Private Passenger Auto-Liability	29,436	30,146	44,068	−2,594	−.086	1.462	....
Other Commercial Auto Liability	6,032	6,169	651	858	.139	.106	....
Private Passenger Auto Physical Damage	12,736	13,048	11,989	7,322	.561	.919	....
Totals	$ 5,143,316	$ 5,125,873	$ 2,240,180	$ 2,488,936	.486	.437	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9700) AMERICAN MUTUAL LIABILITY INSURANCE COMPANY							
(015) AMERICAN MUTUAL LIABILITY							
Group Accident and Health	$ 56,069	$ 55,822	$ 38,768	$ 42,854	.768	.695	....
Non-Renewable Stated Reasons Accident and Health	184	184	540	688	3.739	2.935	....
Other Accident Only	....	....	404	541	....	....	....
All Other Accident and Health	621	709	18,909	23,896	33.704	26.670	....
Workers Compensation	5,056,162	5,246,227	3,904,261	3,865,534	.737	.744	.010
Other Liability	257,331	263,597	427,001	833,185	3.161	1.620	.001
Other Private Passenger Auto-Liability	1,021	609	....	−2,474	−4.062	....	....
Commercial Auto No-Fault (Personal Injury Protection)	724	684	....	−2,298	−3.360	....	....
Other Commercial Auto Liability	152,792	150,544	75,390	24,561	.163	.501	....
Commercial Auto Physical Damage	44,903	43,952	15,155	15,729	.358	.345	....
Fidelity	....	....	−967	−967	....	....	....
Credit	19,083	19,083	8,953	8,953	.469	.469	.003
Totals	$ 5,588,890	$ 5,781,411	$ 4,488,434	$ 4,810,202	.832	.776	
(1105) AMERICAN NATIONAL FIRE INSURANCE COMPANY							
(084) AMERICAN FINANCIAL CORPORATION							
Fire	$ 98,795	$ 101,014	$ 58,351	$ 60,665	.601	.578	.001
Allied Lines	53,702	60,026	2,545	2,706	.045	.042	.001
Farmowners Multiple Peril	3,386	2,603	....	59	.023	....	....
Homeowners Multiple Peril	1,220,597	964,475	542,768	523,529	.543	.563	.002
Commercial Multiple Peril	1,262,470	1,183,182	1,038,586	930,656	.787	.878	.003
Inland Marine	367,045	326,536	103,715	110,177	.337	.318	.002
Workers Compensation	1,188,288	1,289,828	777,665	1,025,061	.795	.603	.002
Other Liability	914,800	808,584	771,438	2,211,663	2.735	.954	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	52,107	47,067	50,237	58,391	1.241	1.067	....
Other Private Passenger Auto-Liability	234,857	213,127	64,127	147,348	.691	.301	....
Commercial Auto No-Fault (Personal Injury Protection)	33,010	33,892	18,451	16,788	.495	.544	.001
Other Commercial Auto Liability	727,178	856,301	1,307,645	1,242,382	1.451	1.527	.003
Private Passenger Auto Physical Damage	156,084	140,404	75,472	76,577	.545	.538	....
Commercial Auto Physical Damage	283,745	287,569	110,702	73,528	.256	.385	.002
Fidelity	18,452	21,615	15,842	16,484	.763	.733	.001
Surety	400	132	....	−7	−.053	....	....
Glass	3,790	4,983	1,832	1,777	.357	.368	.004
Burglary and Theft	15,869	23,623	31,345	30,739	1.301	1.327	.003
Totals	$ 6,634,575	$ 6,364,961	$ 4,970,721	$ 6,528,523	1.026	.781	
(1107) AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY							
(408) AMERICAN NATIONAL FINANCIAL							
Fire	$ 979	$ 688	$	$	....	....	....
Allied Lines	1,050	663	....	....	....	....	....
Homeowners Multiple Peril	48,461	34,248	24,519	28,956	.845	.716	....
Inland Marine	4,040	2,413	924	924	.383	.383	....
Private Passenger Auto No-Fault (Personal Injury Protection)	33,288	28, 331	5,780	7,624	.269	.204	....
Other Private Passenger Auto-Liability	180,723	156,570	189,742	185,405	1.169	1.197	....
Private Passenger Auto Physical Damage	109,073	92,311	76,466	73,786	.799	.828	....
Totals	$ 377,614	$ 317,224	$ 297,431	$ 296,695	.935	.938	
(9072) AMERICAN PATRIOT HEALTH INSURANCE COMPANY							
(317) COMBINED GROUP OF COMPANIES							
Group Accident and Health	$ 1,611	$ 1,621	$ 1,260	$ 1,260	.777	.777	....
Guaranteed Renewable Accident and Health	148,885	147,245	11,705	109,088	.741	.079	.007
Totals	$ 150,496	$ 148,866	$ 12,965	$ 110,348	.741	.087	
(1102) AMERICAN PIONEER CASUALTY INSURANCE COMPANY							
(713) AMERICAN DIVERSIFIED							
Surety	$ 39,561	$ 39,561	$ 388	$ 12,823	.324	.010	....
Totals	$ 39,561	$ 39,561	$ 388	$ 12,823	.324	.010	
(9073) AMERICAN PIONEER TITLE INSURANCE COMPANY							
(713) AMERICAN DIVERSIFIED							
Title	$ 630,115	$ 561,778	$	$	....	....	.009
Totals	$ 630,115	$ 561,778	$	$	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9075) AMERICAN POLICYHOLDERS' INSURANCE COMPANY **(015) AMERICAN MUTUAL LIABILITY**							
Workers Compensation	$	$ 73	$ 65	$ −9,935	−136.096	.890	....
Other Liability	....	8	....	30,924	865.500	....	....
Other Private Passenger Auto-Liability	....	....	....	−290	....	....	....
Totals	$	$ 81	$ 65	$ 20,699	255.543	.802	
(1106) AMERICAN PREFERRED INSURANCE COMPANY **(020) LINCOLN NATIONAL**							
No Business Written							
(9076) AMERICAN PROTECTION INSURANCE COMPANY **(108) KEMPER INSURANCE COMPANY**							
Allied Lines	$ 16,969	$ 15,789	$ 1,522	$ 1,808	.115	.096	....
Homeowners Multiple Peril	13,214	14,607	4,707	4,018	.278	.322	....
Commercial Multiple Peril	1,634,528	1,661,716	750,202	−189,778	−.114	.451	.004
Inland Marine	887	954	−6,908	−9,353	−9.804	−7.241	....
Workers Compensation	−2,958	18,730	2,731	−1,313	−.070	.146	....
Other Liability	2,359	766	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	7,860	8,293	3,437	−1,408	−.170	.414	....
Other Private Passenger Auto-Liability	32,279	35,381	91,661	64,206	1.815	2.591	....
Commercial Auto No-Fault (Personal Injury Protection)	152	725	4	−1,319	−1.819	−.006	....
Other Commercial Auto Liability	1,467	6,881	40,859	1,382	.201	5.938	....
Private Passenger Auto Physical Damage	21,744	22,412	638	−400	−.018	.028	....
Commercial Auto Physical Damage	1,082	2,973	67	−463	−.156	.023	....
Boiler and Machinery	359,486	373,283	28,311	83,056	.223	.076	.023
Totals	$ 2,089,069	$ 2,162,510	$ 917,231	$ −49,564	−.023	.424	
(9078) AMERICAN RE-INSURANCE COMPANY **(001) AETNA LIFE AND CASUALTY**							
Workers Compensation	$	$	$ 8,452	−40,334	....	....	....
Other Liability	−4,404	−31,108	....	−40,000	1.286	....	....
Other Commercial Auto Liability	5,428	−16,163	....	−121,000	7.486	....	....
Totals	$ 1,024	$ −47,271	$ 8,452	$ −201,334	4.259	−.179	
(9074) AMERICAN RISK ASSURANCE COMPANY **(812) FLORIDA LIC GROUP**							
Commercial Multiple Peril	$ −7,192	$ −7,192	$ 1,094	$ 36,344	−5.053	−.152	....
Private Passenger Auto No-Fault (Personal Injury Protection)	980,937	990,121	565,270	456,763	.461	.571	.004
Other Private Passenger Auto-Liability	1,719,811	1,761,535	1,593,195	1,793,130	1.018	.904	.001
Private Passenger Auto Physical Damage	5,097,742	4,720,582	3,229,193	2,864,853	.607	.684	.008
Totals	$ 7,771,298	$ 7,465,046	$ 5,388,752	$ 5,151,090	.690	.722	
(9079) AMERICAN ROAD INSURANCE COMPANY **(018) AMERICAN ROAD**							
Private Passenger Auto Physical Damages	$	$	$ −277	$ −277	....	....	....
Commercial Auto Physical Damage	1,320,185	1,509,198	1,115,411	1,016,849	.674	.739	.013
Totals	$ 1,320,185	$ 1,509,198	$ 1,115,134	$ 1,016,572	.674	.739	
(1110) AMERICAN SECURITY INSURANCE COMPANY **(019) INTERFINANCIAL INC.**							
Fire	$ 109,594	$ 133,800	$ 47,947	$ 41,884	.313	.358	.001
Allied Lines	237,700	263,729	35,722	27,151	.103	.135	.004
Homeowners Multiple Peril	690,597	1,067,724	744,123	424,926	.398	.697	.001
Inland Marine	1,383,962	1,527,220	248,303	238,091	.156	.163	.010
Private Passenger Auto No-Fault (Personal Injury Protection)	282,251	244,354	161,852	142,285	.582	.662	.001
Other Private Passenger Auto-Liability	1,642,713	1,608,765	830,921	749,759	.466	.516	.001
Commercial Auto No-Fault (Personal Injury Protection)	−62,180	−46,849	−6,599	−19,676	.420	.141	−.003
Other Commercial Auto Liability	−170,347	−129,000	−10,432	−86,074	.667	.081	....
Private Passenger Auto Physical Damage	1,495,280	1,436,389	830,139	854,648	.595	.578	.002
Commercial Auto Physical Damage	275,699	277,459	213,170	204,303	.736	.768	.002
Credit	....	946	−2,864	−2,580	−2.727	−3.027	....
Livestock	15,561	17,670	5,658	5,658	.320	.320	.004
Mobile Home Multiple Peril	1,823	410	....	....	....	....	....
Totals	$ 5,902,453	$ 6,402,617	$ 3,097,940	$ 2,580,375	.403	.484	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9565) AMERICAN SOUTHERN HOME INSURANCE COMPANY **(127) MIDLAND-GUARDIAN**							
No Business Written							
(1745) AMERICAN SOUTHERN INSURANCE COMPANY **(351) GEORGE WASHINGTON GROUP**							
Fire	$ 42,532	$ 41,001	$ 41,822	$ 36,542	.891	1.020	....
Allied Lines	14,061	13,564	7,629	7,629	.562	.562	....
Inland Marine	166,180	156,770	65,889	63,304	.404	.420	.001
Other Liability	319,186	394,809	166,460	21,865	.055	.422	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	23,070	19,166	10,220	11,980	.625	.533	....
Other Private Passenger Auto-Liability	59,155	59,017	36,758	57,304	.971	.623	....
Commercial Auto No-Fault (Personal Injury Protection)	101,979	138,342	60,121	57,984	.419	.435	.005
Other Commercial Auto Liability	883,101	857,724	662,213	693,233	.808	.772	.003
Private Passenger Auto Physical Damage	8,445	21,814	6,279	6,771	.310	.288	....
Commercial Auto Physical Damage	1,399,185	1,497,533	1,281,169	1,103,735	.737	.856	.014
Surety	179,487	194,808	20,518	−83,075	−.426	.105	.002
Mobile Home Multiple Peril	313,343	289,838	29,114	28,684	.099	.100	.009
Totals	$ 3,509,744	$ 3,684,386	$ 2,388,192	$ 2,005,956	.544	.648	
(9077) AMERICAN SPECIALTY INSURANCE COMPANY **(351) GEORGE WASHINGTON GROUP**							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 79,500	$ 152,367	$ 50,546	$ 16,117	.106	.332	....
Commercial Auto No-Fault (Personal Injury Protection)	....	....	700	700	....	....	....
Other Commercial Auto Liability	....	....	10,000	4,122	....	....	....
Commercial Auto Physical Damage	8,418	12,147	....	....	....	....	....
Totals	$ 87,918	$ 164,514	$ 61,246	$ 20,939	.127	.372	
(9084) AMERICAN STATES INSURANCE COMPANY **(020) LINCOLN NATIONAL**							
Fire	$ 753,358	$ 751,509	$ 284,886	$ 239,456	.319	.379	.009
Allied Lines	574,807	560,050	383,339	350,651	.626	.684	.011
Homeowners Multiple Peril	2,161,081	2,075,911	2,109,247	1,559,481	.751	1.016	.004
Commercial Multiple Peril	3,490,463	3,268,118	1,702,278	2,220,946	.680	.521	.009
Inland Marine	1,104,666	1,012,502	789,794	768,184	.759	.780	.008
Medical Malpractice	488	641	6,939	−18,060	−28.175	10.825	....
Earthquake	37	37	....	....	....	....	....
Guaranteed Renewable Accident and Health	2,264,614	2,025,995	1,376,024	1,676,907	.828	.679	.107
All Other Accident and Health	118,874	119,831	114,842	132,962	1.110	.958	.009
Workers Compensation	2,331,311	2,423,755	1,524,239	2,069,412	.854	.629	.004
Other Liability	2,713,217	2,534,063	997,151	1,124,191	.444	.393	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	570,358	574,216	589,451	650,566	1.133	1.027	.002
Other Private Passenger Auto-Liability	3,125,711	3,076,339	2,467,115	2,902,545	.944	.802	.003
Commercial Auto No-Fault (Personal Injury Protection)	429,644	423,863	148,744	181,690	.429	.351	.023
Other Commercial Auto Liability	4,175,214	3,707,991	3,110,593	5,076,760	1.369	.839	.018
Private Passenger Auto Physical Damage	1,841,592	1,684,143	1,738,468	1,756,571	1.043	1.032	.003
Commercial Auto Physical Damage	2,078,961	1,939,825	1,709,487	1,725,399	.889	.881	.020
Aircraft (All Perils)	42,674	42,674	12,737	12,737	.298	.298	.001
Fidelity	35,769	33,202	−900	16,500	.497	−.027	.002
Surety	104,954	81,476	1,593	−1,906	−.023	.020	.001
Glass	9,905	9,993	7,302	−10,833	−1.084	.731	.012
Burglary and Theft	29,112	28,587	18,264	−1,030	−.036	.639	.005
Totals	$ 27,956,812	$ 26,374,741	$ 19,091,613	$ 22,433,129	.851	.724	
(9083) AMERICAN STATES INSURANCE COMPANY OF TEXAS **(020) LINCOLN NATIONAL**							
Workers Compensation	$ 149,585	$ 32,424	$ 1,177	$ 10,537	.325	.036	....
Totals	$ 149,585	$ 32,424	$ 1,177	$ 10,537	.325	.036	
(9061) AMERICAN TITLE INSURANCE COMPANY **(048) CONTINENTAL CORPORATION**							
Title	$ 4,570,948	$ 4,194,897	$ 253,454	$ 110,619	.026	.060	.068
Totals	$ 4,570,948	$ 4,194,897	$ 253,454	$ 110,619	.026	.060	
(1120) AMERICAN UNION INSURANCE COMPANY **(017) AMERICAN RELIABLE**							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1121) AMERICAN UNIVERSAL INSURANCE COMPANY							
(021) AMERICAN UNIVERSAL GROUP							
Fire	$ 13,312	$ 4,193	$	$ 118	.028	....	....
Allied Lines	?,675	1,899	....	40	.021	....	....
Homeowners Multiple Peril	121	107	....	−73	−.682	....	....
Commercial Multiple Peril	49,951	60,900	11,005	49,708	.816	.181	....
Ocean Marine	25,316	17.344	....	38,689	2.231	....	....
Inland Marine	22,997	3,243	51,693	100,745	3.031	1.555	....
Workers Compensation	26,361	23,360	88,008	−63,712	−2.727	3.767	....
Other Liability	366,108	411,890	386,424	455,728	1.106	.938	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	1,427	1,809	....	46	.025	....	....
Other Private Passenger Auto-Liability	16,941	16,041	2,398	−2,675	−.167	.149	....
Commercial Auto No-Fault (Personal Injury Protection)	48,608	150,177	110,791	234,381	1.561	.738	.002
Other Commercial Auto Liability	430,288	666,765	829,897	1,144,332	1.716	1.245	.001
Private Passenger Auto Physical Damage	4,948	4,906	−481	374	.076	−.098	....
Commercial Auto Physical Damage	91,081	102,996	45,939	52,795	.513	.446	....
Surety	35	1	....	....	....	....	....
Glass	37	29	....	1	.034	....	....
Burglary and Theft	1,099	1,420	....	−11	−.008	....	....
Totals	$ 1,101,305	$ 1,497,080	$ 1,525,674	$ 2,010,488	1.343	1.019	
(9080) AMERICAN ZURICH INSURANCE COMPANY							
(212) ZURICH-AMERICAN INSURANCE COMPANY							
No Business Written							
(9082) AMERICAS INSURANCE COMPANY							
Inland Marine	$ 1,119	$ 4,775	$ 16,438	$ 6,467	1.354	3.443	....
Other Liability	114,916	105,974	71,919	847,796	8.000	.679	....
Aircraft (All Perils)	2,377,338	2,253,904	1,142,986	557,298	.247	.507	.099
Totals	$ 2,493,373	$ 2,364,653	$ 1,231,343	$ 1,411,561	.597	.521	
(9002) AMIC CREDIT INSURANCE COMPANY							
(322) AMIC							
Mortgage Guaranty	$ 2,334	$ 757	$	$	....	....	....
Totals	$ 2,334	$ 757	$	$	....	....	
(9709) AMICA MUTUAL INSURANCE COMPANY							
(028) AMICA MUTUAL GROUP							
Fire	$ 16,335	$ 14,431	$ 589	$ 589	.041	.041	....
Allied Lines	11,284	9,533	40	40	.004	.004	....
Homeowners Multiple Peril	2,213,239	2,035,967	638,575	859,661	.422	.314	.004
Ocean Marine	116,851	109,807	46,341	168,560	1.535	.422	.002
Inland Marine	213,544	192,896	73,901	83,178	.431	.383	.001
Other Liability	131	135	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	991,325	900,331	519,615	465,736	.517	.577	.004
Other Private Passenger Auto-Liability	6,191,555	5,542,615	2,405,004	3,248,217	.586	.434	.006
Commercial Auto No-Fault (Personal Injury Protection)	4,420	4,810	835	366	.076	.174	....
Other Commercial Auto Liability	69,920	63,277	11,697	198,574	3.138	.185	....
Private Passenger Auto Physical Damage	2,906,965	2,507,960	1,870,631	1,956,914	.780	.746	.004
Commercial Auto Physical Damage	42,260	37,366	10,464	10,935	.293	.280	....
Burglary and Theft	197	197	....	....	....	....	....
Totals	$ 12,778,046	$ 11,419,325	$ 5,577,692	$ 6,992,772	.612	.488	
(9086) APPALACHIAN INSURANCE COMPANY							
(065) ALLENDALE							
Fire	$ 547,729	$ 496,427	$ 256,489	$ 92,213	.186	.517	.006
Allied Lines	70,571	64,838	2,106	−3,319	−.051	.032	.001
Commercial Multiple Peril	2,143,423	1,980,230	210,360	1,213,807	.613	.106	.005
Inland Marine	465,583	424,668	124,491	107,138	.252	.293	.003
Medical Malpractice	....	....	7,000	−32,219	....	....	....
Workers Compensation	....	....	....	1,005	....	....	....
Other Liability	....	....	494,478	−452,980	....	....	....
Commercial Auto Physical Damage	....	....	−125	−125	....	....	....
Totals	$ 3,227,306	$ 2,966,163	$ 1,094,799	$ 925,520	.312	.369	
(2041) ARCHDALE MUTUAL INSURANCE COMPANY							
(626) ARCHDALE MUTUAL							
Fire	$ 43,836	$ 43,836	$ 3,966	$ 3,986	.091	.091	....
Allied Lines	19,073	19,073	....	....	....	....	....
Totals	$ 62,909	$ 62,909	$ 3,966	$ 3,986	.063	.063	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9085) ARGONAUT INSURANCE COMPANY (215) TELEDYNE GROUP							
Fire	$ 1,500	$ 2,679	$	$ 110	.041	....	....
Allied Lines	−14,480	16,894	....	2,840	.156	....	....
Commercial Multiple Peril	−492	−154	186	201	−1.305	−1.208	....
Medical Malpractice	−5,419	−5,419	1,861,274	1,131,628	−208.826	−343.472	....
Workers Compensation	5,253,944	5,713,164	3,803,450	7,126,435	1.247	.666	.010
Other Liability	1,189,370	997,436	578,989	1,462,587	1.466	.580	.004
Commercial Auto No-Fault (Personal Injury Protection)	535	490	....	−160	−.327	....	....
Other Commercial Auto Liability	53,972	51,726	4,413	204,671	3.957	.085	....
Commercial Auto Physical Damage	9,706	10,563	226	−502	−.048	.021	....
Aircraft (All Perils)	−71	−71	....	−750	10.563	....	....
Surety	....	891	626	−47,121	−52.886	.703	....
Totals	$ 6,468,567	$ 6,788,199	$ 6,249,164	$ 9,879,739	1.455	.921	
(9087) ARGONAUT-MIDWEST INSURANCE COMPANY (215) TELEDYNE GROUP							
Workers Compensation	$ 1,057,182	$ 623,968	$ 308,647	$ 14,806	.024	.495	.002
Other Commercial Auto Liability	....	....	114	−1,586	....	....	....
Commercial Auto Physical Damage	....	....	3,687	3,687	....	....	....
Totals	$ 1,057,182	$ 623,968	$ 312,448	$ 16,907	.027	.501	
(1125) ARKWRIGHT-BOSTON INSURANCE COMPANY (419) ARKWRIGHT-BOSTON							
No Business Written							
(2045) ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INSURANCE COMPANY (419) ARKWRIGHT-BOSTON							
Fire	$ 6,507,520	$ 2,858,006	$ 457,348	$ 410,096	.143	.160	.078
Commercial Multiple Peril	605,697	448,215	248,441	1,127,971	2.517	.554	.001
Ocean Marine	571,958	431,981	8,000	40,158	.093	.019	.010
Inland Marine	4,244,131	1,439,133	79,094	121,794	.085	.055	.032
Boiler and Machinery	5,005,216	2,247,918	1,012,205	2,017,205	.897	.450	.323
Totals	$ 16,934,522	$ 7,425,253	$ 1,805,088	$ 3,717,226	.501	.243	
(9089) ASPEN INDEMNITY CORPORATION							
No Business Written							
(9088) ASSOCIATED GENERAL INSURANCE COMPANY (124) MICHIGAN MUTUAL							
Fire	$ 323	$ 345	$	$	....	....	....
Allied Lines	1,559	4,147	41	13	.003	.010	....
Homeowners Multiple Peril	131,317	96,136	26,074	38,828	.404	.271	....
Commercial Multiple Peril	610,341	562,023	257,411	328,850	.585	.458	.001
Inland Marine	12,498	8,242	3,700	3,700	.449	.449	....
Workers Compensation	1,551,039	1,330,703	650,082	844,195	.634	.489	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	16,288	13,915	5,121	1,789	.129	.368	....
Other Private Passenger Auto-Liability	82,114	69,005	10,285	15,660	.227	.149	....
Commercial Auto No-Fault (Personal Injury Protection)	−8	8	6	−3	−.375	1.000	....
Other Commercial Auto Liability	−16	23	2,060	2,049	89.087	89.565	....
Private Passenger Auto Physical Damage	53,718	44,851	29,601	28,864	.644	.660	....
Commercial Auto Physical Damage	58	52	2,142	2,861	55.019	41.192	....
Totals	$ 2,459,231	$ 2,129,450	$ 986,525	$ 1,266,806	.595	.463	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9090) ASSOCIATED INDEMNITY CORPORATION (076) FIREMANS FUND							
Fire	$ 87,829	$ 104,051	$ 1,413	$ −51	....	.014	.001
Allied Lines	64,055	70,223	2,793	1,630	.023	.040	.001
Homeowners Multiple Peril	3,747,213	3,436,957	1,785,114	1,639,965	.477	.519	.007
Commercial Multiple Peril	1,170,833	1,169,873	467,174	543,243	.464	.399	.003
Inland Marine	524,212	444,001	121,967	123,746	.279	.275	.003
Earthquake	62	32	....	1	.031	....	....
Group Accident and Health	111,607	111,607	30,133	30,133	.270	.270	.001
Other Accident Only	5,193	5,867	....	....	....	....	.002
All Other Accident and Health	3,539	3,539	824	824	.233	.233	....
Workers Compensation	4,428,857	4,122,957	2,427,605	3,269,043	.793	.589	.008
Other Liability	604,081	617,822	38,147	235,979	.382	.062	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	235,960	239,546	136,177	131,594	.549	.568	.001
Other Private Passenger Auto-Liability	944,964	974,452	690,939	738,649	.758	.709	.001
Commercial Auto No-Fault (Personal Injury Protection)	1,363	1,354	....	369	.273	....	....
Other Commercial Auto Liability	276,421	221,630	34,033	27,640	.125	.154	.001
Private Passenger Auto Physical Damage	562,503	560,099	260,451	255,969	.457	.465	....
Commercial Auto Physical Damage	56,514	53,247	10,088	15,582	.293	.189	....
Burglary and Theft	....	89	....	−11	−.124	....	....
Totals	$ 12,825,206	$ 12,137,346	$ 6,006,858	$ 7,014,305	.578	.495	
(1130) ASSURANCE COMPANY OF AMERICA (011) AMERICAN GENERAL GROUP							
Inland Marine	$ 200,275	$ 204,836	$ 88,274	$ 60,046	.293	.431	.001
Workers Compensation	2,024,821	1,492,028	1,160,272	1,271,595	.852	.778	.004
Other Liability	281,515	389,577	333,702	−128,009	−.329	.857	.001
Other Private Auto-Liability	....	....	....	92	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	11,879	14,270	19,983	8,122	.569	1.400	....
Other Commercial Auto Liability	129,923	154,659	188,468	26,701	.173	1.219	....
Private Passenger Auto Physical Damage	−423	−193	918	890	−4.611	−4.756	....
Commercial Auto Physical Damage	102,635	116,961	64,634	65,711	.562	.553	.001
Totals	$ 2,750,625	$ 2,372,138	$ 1,856,249	$ 1,305,148	.550	.783	
(9092) ATLANTA CASUALTY INSURANCE COMPANY (084) AMERICAN FINANCIAL CORPORATION							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 82,616	$ 15,678	$ 1,167	$ 4,887	.312	.074	....
Other Private Passenger Auto-Liability	229,640	43,466	3,631	18,791	.432	.084	....
Commercial Auto No-Fault (Personal Injury Protection)	100,272	52,611	28,922	56,168	1.068	.550	.005
Other Commercial Auto Liability	763,888	398,363	98,461	274,591	.689	.247	.003
Private Passenger Auto Physical Damage	138,088	26,659	8,915	13,259	.497	.334	....
Commercial Auto Physical Damage	231,805	109,150	51,775	73,201	.671	.474	.002
Totals	$ 1,546,309	$ 645,927	$ 192,871	$ 440,897	.683	.299	
(1132) ATLANTA INTERNATIONAL INSURANCE COMPANY (821) ATLANTA INTERNATIONAL							
Fire	$ 142,480	$ 100,094	$ 7,929	$ 137,198	1.371	.079	.001
Allied Lines	77,154	51,992	2,305	591	.011	.044	.001
Commercial Multiple Peril	311,997	143,840	55,167	129,761	.902	.384	....
Inland Marine	490,917	436,013	288,993	296,278	.680	.663	.003
All Other Accident and Health	14,087	4,708	151	2,307	.490	.032	.001
Other Liability	430,626	351,622	109,390	−203,731	−.579	.311	.001
Other Commercial Auto Liability	1,940,468	1,802,596	1,353,193	2,361,756	1.310	.751	.008
Commercial Auto Physical Damage	348,046	341,300	337,266	202,407	.593	.988	.003
Aircraft (All Perils)	123,270	114,118	29,132	31,833	.279	.255	.005
Burglary and Theft	....	29	....	−53	−1.828	....	....
Totals	$ 3,877,045	$ 3,346,312	$ 2,183,526	$ 2,958,347	.884	.653	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1131) ATLANTIC INSURANCE COMPANY **(041) GULF INSURANCE**							
Fire	$ 16,377	$ 12,397	$ 1,248	$ 1,148	.093	.101	
Allied Lines	7,630	5,144	1,050	1,050	.204	.204	
Commercial Multiple Peril	666	449		−300	−.668		
Inland Marine	6,673	3,399	570	670	.197	.197	
Workers Compensation	−2,523	−1,997					
Other Liability	198,656	190,280	27,391	129,691	.682	.144	
Private Passenger Auto No-Fault (Personal Injury Protection)	57,122	48,953	35,180	31,085	.635	.719	
Other Private Passenger Auto-Liability	194,515	190,130	113,636	115,370	.607	.598	
Commercial Auto No-Fault (Personal Injury Protection)	24,418	22,101	3,640	7,525	.340	.165	.001
Other Commercial Auto Liability	193,098	179,800	71,047	166,401	.925	.395	
Private Passenger Auto Physical Damage	137,879	121,925	101,063	110,363	.905	.829	
Commercial Auto Physical Damage	124,399	110,593	68,148	78,600	.711	.616	.001
Fidelity	510	266					
Surety	81,561	61,099		1,900	.031		.001
Glass	508	446					
Burglary and Theft	22	16					
Totals	$ 1,041,511	$ 945,001	$ 423,073	$ 643,503	.681	.448	
(2054) ATLANTIC MUTUAL FIRE INSURANCE COMPANY							
Fire	$ 192,243	$ 168,647	$ 111,648	$ 111,235	.660	.662	.002
Allied Lines	109,705	98,417	16,866	17,966	1.83	.171	.002
Homeowners Multiple Peril	868,844	805,436	340,065	352,442	.438	.422	.001
Commercial Multiple Peril	37,108	40,818	10,120	9,495	.233	.248	
Inland Marine	10,420	12,950	2,691	2,691	.208	.208	
Other Liability	15,702	14,385	1,085	1,085	.075	.075	
Glass	76	76					
Burglary and Theft		153					
Totals	$ 1,254,098	$ 1,140,882	$ 482,495	$ 494,914	.434	.423	
(2072) ATLANTIC MUTUAL INSURANCE COMPANY **(024) ATLANTIC COMPANIES**							
Fire	$ 4,112	$ 3,339	$ 279	$ 298	.089	.084	
Allied Lines	3,106	2,821	283	63	.022	.100	
Homeowners Multiple Peril	100,764	93,933	34,806	34,607	.368	.371	
Commercial Multiple Peril	1,977,737	2,128,909	983,862	1,521,937	.715	.462	.005
Ocean Marine	196,472	229,044	674,829	451,834	1.973	2.946	.003
Inland Marine	65,052	65,332	17,058	16,899	.259	.261	
Workers Compensation	376,658	412,429	317,572	390,239	.946	.770	
Other Liability	84,493	70,706	20,063	4,662	.066	.284	
Private Passenger Auto No-Fault (Personal Injury Protection)	16,712	16,633	1,895	4,410	.265	.114	
Other Private Passenger Auto-Liability	135,916	134,646	106,372	84,194	.625	.790	
Commercial Auto No-Fault (Personal Injury Protection)	18,773	19,852	188	−3,330	−.168	.009	.001
Other Commercial Auto Liability	205,655	174,241	34,105	131,022	.752	.196	
Private Passenger Auto Physical Damage	74,828	73,205	37,621	38,071	.520	.514	
Commercial Auto Physical Damage	83,507	74,359	44,742	45,214	.608	.602	
Fidelity	−33	310		−41	−.132		
Glass				−4			
Credit	18,918	18,918	21,651	59,988	3.171	1.144	.003
Totals	$ 3,362,670	$ 3,518,677	$ 2,295,328	$ 2,780,081	.790	.652	
(9096) ATLAS ASSURANCE COMPANY OF AMERICA **(390) GUARDIAN ROYAL EXCHANGE**							
Fire	$ 64,252	$ 59,660	$ 17,024	$ 12,845	.215	.284	
Allied Lines	54,830	54,592	26,220	24,885	.456	.480	.001
Homeowners	524,503	513,604	234,526	238,046	.463	.457	.001
Commercial Multiple Peril	327,853	326,088	76,461	61,521	.189	.234	
Ocean Marine	135,989	134,771	163,987	−244,170	−1.812	1.217	.002
Inland Marine	169,653	171,898	170,363	133,984	.779	.991	.001
Earthquake	291	291					
Workers Compensation	56,047	83,935	30,145	59,903	.714	.359	
Other Liability	−6,680	54,857	297,385	48,459	.883	5.421	
Private Passenger Auto No-Fault (Personal Injury Protection)	35,784	32,903	24,137	36,366	1.105	.734	
Other Private Passenger Auto-Liability	117,111	111,148	73,010	94,449	.850	.657	
Commercial Auto No-Fault (Personal Injury Protection)	11,492	12,598	16,280	18,367	1.458	1.292	
Other Commercial Auto Liability	92,345	95,794	50,048	105,085	1.097	.522	
Private Passenger Auto Physical Damage	47,215	47,508	61,971	67,199	1.414	1.304	
Commercial Auto Physical Damage	32,407	34,837	53,896	51,907	1.490	1.547	
Glass	795	767	65	66	.086	.085	
Burglary and Theft	1,671	1,098		30	.027		
Totals	$ 1,865,558	$ 1,736,547	$ 1,295,518	$ 708,942	.408	.746	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Iner-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(2080) ATLAS MUTUAL INSURANCE COMPANY							
Fire	$ 3,628	$ 987	$	$ 177	.179	....	....
Allied Lines	−5	−135	....	....	....	....	....
Private Passenger Auto Physical Damage	1,823,859	976,672	728,240	1,046,132	1.071	.740	.003
Totals	$ 1,827,482	$ 977,524	$ 728,240	1,046,309	1.070	.745	
(7950) ATTORNEYS' TITLE INSURANCE FUND (750) LAWYERS TITLE GUARANTY							
Title	$ 7,018,177	$ 5,215,196	$ 636,016	$ 315,000	.060	.122	.105
Totals	$ 7,018,177	$ 5,215,196	$ 636,016	$ 315,000	.060	.122	
(9703) AUTO-OWNERS INSURANCE COMPANY (280) AUTO OWNERS							
Fire	$ 3,067,270	$ 2,946,986	$ 1,685,433	$ 1,682,089	.571	.572	.037
Allied Lines	300,137	291,156	193,010	194,695	.669	.663	.005
Homeowners Multiple Peril	5,707,427	5,496,862	4,709,491	4,843,699	.881	.857	.011
Commercial Multiple Peril	5,995,273	5,716,628	3,558,362	4,260,793	.745	.622	.016
Inland Marine	2,116,129	2,064,123	1,445,380	1,445,382	.700	.700	.016
All Other Accident and Health	4,879	4,805	39	133	.028	.008	....
Workers Compensation	5,258,715	5,493,200	3,415,414	2,486,800	.453	.622	.010
Other Liability	3,525,286	3,498,796	1,994,968	1,240,678	.355	.570	.014
Private Passenger Auto No-Fault (Personal Injury Protection)	3,692,645	3,572,357	2,567,673	2,976,201	.833	.719	.017
Other Private Passenger Auto-Liability	14,998,861	14,649,014	9,922,101	11,021,277	.752	.677	.016
Commercial Auto No-Fault (Personal Injury Protection)	742,403	731,181	317,052	395,402	.541	.434	.040
Other Commercial Auto Liability	5,129,523	5,013,113	5,535,641	5,240,138	1.045	1.104	.023
Private Passenger Auto Physical Damage	9,009,446	8,450,002	7,369,983	7,502,012	.888	.872	.014
Commercial Auto Physical Damage	3,348,999	3,218,414	2,108,994	2,093,948	.651	.655	.033
Fidelity	85,961	91,565	4,820	4,083	.045	.053	.005
Surety	743,736	643,041	640,455	903,329	1.405	.996	.010
Glass	17,952	17,052	5,748	7,00[illegible]	.411	.337	.022
Burglary and Theft	56,601	62,962	15,783	12,191	.194	.251	.011
Mobile Home Multiple Peril	463,451	487,329	239,790	237,695	.488	.492	.014
Totals	$ 64,264,694	$ 62,448,586	$ 45,730,137	$ 46,547,547	.745	.732	
(9091) AUTOMOBILE CLUB INSURANCE COMPANY (027) AUTOMOBILE CLUB OF OHIO							
Fire	$ 1,039	$ 856	$ 529	$ 618	.722	.618	....
Homeowners Multiple Peril	124,988	98,519	33,521	49,078	.498	.340	....
Private Passenger Auto No-Fault (Personal Injury Protection)	280,939	262,987	192,269	321,509	1.223	.731	.001
Other Private Passenger Auto-Liability	1,594,929	1,478,946	598,680	614,819	.416	.405	.001
Commercial Auto No-Fault (Personal Injury Protection)	2,470	2,312	....	82	.035	....	....
Other Commercial Auto Liability	13,501	12,638	4,247	3,326	.263	.336	....
Private Passenger Auto Physical Damage	1,058,131	968,892	580,446	594,812	.614	.599	.001
Commercial Auto Physical Damage	10,888	10,086	3,752	5,893	.584	.372	....
Mobile Home Multiple Peril	25,126	26,626	11,532	11,532	.433	.433	....
Totals	$ 3,112,011	$ 2,861,862	$ 1,424,976	$ 1,601,669	.560	.498	
(9093) AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT (001) AETNA LIFE AND CASUALTY							
Homeowners Multiple Peril	$	$ −150	$	$	....	....	....
Commercial Multiple Peril	194,481	200,331	87,742	135,315	.675	.438	....
Inland Marine	259	68	....	11	.162	....	....
Workers Compensation	87,371	87,371	8,203	93,826	1.074	.094	....
Other Liability	....	−4	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,319,488	1,288,512	917,174	986,639	.766	.712	.006
Other Private Passenger Auto-Liability	6,474,923	6,337,440	3,894,174	4,898,632	.773	.614	.007
Other Commercial Auto Liability	....	....	2,500	2,500	....	....	....
Private Passenger Auto Physical Damage	3,335,516	3,229,030	2,834,946	2,783,095	.862	.878	.005
Totals	$ 11,412,038	$ 11,142,598	$ 7,744,741	$ 8,900,018	.799	.695	
(9095) AVEMCO INSURANCE COMPANY							
Group Accident and Health	$ 150,417	$ 150,694	$ 36,900	$ 44,757	.297	.245	.002
Aircraft (All Perils)	2,156,972	2,052,763	1,513,805	1,360,515	.663	.737	.090
Totals	$ 2,307,389	$ 2,203,457	$ 1,550,705	$ 1,405,272	.638	.704	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1139) BALBOA INSURANCE COMPANY **(165) AVCO CORPORATION**							
Fire	$ 25,370	$ 74,537	$ 103,978	$ 79,025	1.060	1.395	....
Allied Lines	39,287	38,945	11,791	5,085	.131	.303	....
Homeowners Multiple Peril	476,056	410,422	277,544	272,767	.665	.676	....
Commercial Multiple Peril	258,306	331,337	236,024	274,951	.830	.712	....
Inland Marine	623,694	553,709	7,006	4,339	.008	.013	.004
Other Liability	26,924	24,412	....	−2,628	−.108	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	175,485	59,034	5,661	22,801	.386	.096	....
Other Private Passenger Auto-Liability	642,786	239,225	50,881	179,189	.749	.213	....
Commercial Auto No-Fault (Personal Injury Protection)	9,092	8,064	2,952	4,005	.497	.366	....
Other Commercial Auto Liability	46,929	26,759	14,392	21,664	.810	.538	....
Private Passenger Auto Physical Damage	5,012,973	4,009,294	2,351,441	3,052,186	.761	.586	.008
Commercial Auto Physical Damage	1,076,990	939,399	424,089	504,964	.538	.451	.010
Fidelity	27,743	26,143	10,714	11,154	.427	.410	.001
Surety	139,669	173,272	−52,183	−98,431	−.568	−.301	.002
Totals	$ 8,581,314	$ 6,914,552	$ 3,444,310	$ 4,331,071	.626	.498	
(1140) BANKERS AND SHIPPERS INSURANCE COMPANY OF NEW YORK							
Inland Marine	$ 10,796	$ 9,810	$ 13,673	$ 13,673	1.394	1.394	....
Other Liability	22,547	22,638	....	....	....	....	....
Other Private Passenger Auto-Liability	36	38	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	269,068	325,653	63,836	3,168	.010	.196	.014
Other Commercial Auto Liability	1,899,652	1,933,816	876,711	1,623,604	.840	.453	.008
Private Passenger Auto Physical Damage	36,313	32,649	4,551	4,551	.139	.139	....
Commercial Auto Physical Damage	239,918	253,062	85,063	47,850	.189	.336	.002
Surety	55	55	....	....	....	....	....
Totals	$ 2,478,387	$ 2,577,721	$ 1,043,824	$ 1,692,846	.657	.405	
(1141) BANKERS INSURANCE COMPANY **(669) BANKERS INSURANCE GROUP**							
Fire	$ 5,588	$ 8,439	$ 869	$ −631	−.075	.103	....
Allied Lines	8,190	9,430	6,897	−1,103	−.117	.731	....
Commercial Multiple Peril	128,364	180,203	184,876	94,030	.522	1.026	....
Inland Marine	1,727,256	960,229	373,518	377,036	.393	.389	.013
Group Accident and Health	4	28	....	....	....	....	....
Workers Compensation	232,684	84,758	19,124	54,746	.646	.226	....
Other Liability	97,347	166,410	112,882	54,744	.329	.678	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,939,097	2,653,955	515,111	591,010	.223	.194	.013
Other Private Passenger Auto-Liability	147,327	284,949	494,370	205,716	.722	1.735	....
Commercial Auto No-Fault (Personal Injury Protection)	−87,062	−53,027	−528	−42,405	.800	.010	−.004
Other Commercial Auto Liablity	−216,550	−71,901	444,238	100,297	−1.395	−6.178	....
Private Passenger Auto Physical Damage	809,288	958,490	688,802	607,146	.633	.719	.001
Commercial Auto Physical Damage	42,463	68,771	68,522	39,267	.571	.996	....
Surety	46,235	35,266	....	....	....	....	....
Bail Bonds	2,132,875	2,132,875	....	....	....	....	.179
Livestock	1,692,824	1,460,090	973,905	1,298,905	.890	.667	.447
Mobile Home Multiple Peril	214,281	152,877	36,856	24,306	.159	.241	.006
Totals	$ 9,920,211	9,031,842	3,919,442	3,403,064	.377	.434	
(1143) BANKERS MULTIPLE LINE INSURANCE COMPANY **(115) MAC ARTHUR GROUP**							
Group Accident and Health	$ 15,045	$ 15,341	$	−211	−.014	....	....
Non-Cancellable Accident and Health	6,038	8,464	4,100	3,527	.417	.484	.004
Guaranteed Renewable Accident and Health	2,316,273	1,958,012	1,327,896	1,479,069	.755	.678	.110
Surety	8,134	7,950	....	....	....	....	....
Totals	$ 2,345,490	$ 1,989,767	$ 1,331,996	$ 1,482,385	.745	.669	
(1146) BANKERS STANDARD FIRE & MARINE COMPANY **(102) INA**							
Inland Marine	$ 127,177	$ 104,337	$ 36,000	$ 291,322	2.792	.345	....
Workers Compensation	256,007	76,240	6,480	54,961	.721	.085	....
Totals	$ 383,184	$ 180,577	$ 42,480	$ 346,283	$ 1.918	$ .235	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9086) BANKERS STANDARD INSURANCE COMPANY							
(102) INA							
Fire	$ 5,853	$ 37,300	$ 4,678	$ 6,420	.172	.125	....
Allied Lines	1,456	12,577	6,075	10,528	.837	.483	....
Farmowners Multiple Peril	228,487	116,713	29,440	−425,611	−3.647	.252	.034
Homeowners Multiple Peril	293,935	576,900	716,296	445,691	.773	1.242	....
Commercial Multiple Peril	57,890	26,514	2,889	9,171	.346	.109	....
Inland Marine	20,769	21,302	5,252	3,729	.175	.247	....
Workers Compensation	17,473	3,556	512	8,979	2.525	.144	....
Other Liability	507	368	....	184	.500	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	53,400	38,955	4,725	10,925	.280	.121	....
Other Private Passenger Auto-Liability	216,700	156,546	39,875	88,617	.566	.255	....
Commercial Auto No-Fault (Personal Injury Protection)	8,223	2,341	....	....	....	....	....
Other Commercial Auto Liability	198,185	54,615	362	10,858	.199	.007	....
Private Passenger Auto Physical Damage	141,893	103,822	44,496	70,104	.675	.429	....
Commercial Auto Physical Damage	85,969	22,203	572	3,151	.142	.026	....
Totals	$ 1,330,740	$ 1,173,712	$ 855,172	$ 242,746	.207	.729	
(1147) BAY STATE INSURANCE COMPANY							
(022) ANDOVER GROUP							
Fire	$ 68,437	$ 65,200	$ 11,784	$ 11,832	.181	.181	....
Allied Lines	76,366	70,833	21,404	22,825	.322	.302	.001
Homeowners Multiple Peril	499,570	513,230	425,935	397,311	.774	.830	....
Commercial Multiple Peril	5,591	7,715	....	−288	−.037	....	....
Inland Marine	11,315	11,702	1,045	−978	−.084	.089	....
Totals	$ 661,279	$ 668,680	$ 460,168	$ 430,702	.644	.688	
(9303) BCS INSURANCE COMPANY							
Group Accident and Health	$ 26,439	$ 25,271	$ 27	$ 27	.001	.001	....
Totals	$ 26,439	$ 25,271	$ 27	$ 27	.001	.001	
(1148) BEACON INSURANCE COMPANY							
Fire	$	$ −19	$	$ 8	−.421	....	....
Allied Lines	815	785	....	−24	−.031	....	....
Homeowners Multiple Peril	219	36	3,400	1,427	39.639	94.444	....
Medical Malpractice	64,274	64,369	486	45,724	.710	.008	....
Other Accident Only	....	....	....	−2,773	....	....	....
Other Liability	4,610,275	2,557,526	2,446,559	3,358,842	1.313	.957	.018
Other Commercial Auto Liability	....	....	....	24,430	....	....	....
Totals	$ 4,675,583	$ 2,622,697	$ 2,450,445	$ 3,427,634	1.307	.934	
(3060) BELGIAN GENERAL INSURANCE COMPANY							
Commercial Multiple Peril	$ 46,503	$ 39,518	$	$ 12,224	.309	....	....
Inland Marine	....	....	1,856	1,856	....	....	....
Workers Compensation	1,189	595	....	119	.200	....	....
Totals	$ 47,692	$ 40,113	$ 1,856	$ 14,199	.354	.046	
(4060) BELK STORES INSURANCE RECIPROCAL							
(626) ARCHDALE MUTUAL							
Fire	$ 49,176	$ 49,176	$	$	....	....	....
Allied Lines	19,145	19,145	....	....	....	....	....
Totals	$ 68,321	$ 68,321	$	$	....	....	
(9097) BERKS TITLE INSURANCE COMPANY							
No Business Written							
(1150) BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA							
(012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 462,596	$ 326,229	$ 98,243	$ 87,582	.268	.301	.005
Allied Lines	61,413	59,615	5,469	−13,061	−.219	.092	.001
Commercial Multiple Peril	1,392,952	2,219,579	2,852,608	1,207,952	.544	1.285	.003
Inland Marine	494,659	604,093	235,912	232,744	.385	.391	.003
Earthquake	....	7	....	−7	−1.000	....	....
Workers Compensation	128,743	109,067	20,771	60,830	.558	.190	....
Other Liability	−6,405	−5,088	−8,761	−17,392	3.418	1.722	....
Other Commercial Auto Liability	39,956	34,847	3,258	19,606	.563	.093	....
Commercial Auto Physical Damage	1,412	1,158	....	80	.069	....	....
Fidelity	....	928	....	−1,517	−1.635	....	....
Burglary and Theft	....	434	....	....	....	....	....
Totals	$ 2,575,326	$ 3,350,879	$ 3,207,500	$ 1,578,817	.471	.957	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9100) BITUMINOUS CASUALTY CORPORATION (032) BITUMINOUS CASUALTY CORPORATION							
Fire	$ 409	$ 448	$	$ −200	−.446	....	....
Allied Lines	2,243	5,988	1,756	3,687	.616	.293	....
Homeowners Multiple Peril	46	106	....	−100	−.943	....	....
Commercial Multiple Peril	18,422	15,626	....	....	....	....	....
Inland Marine	2,155	2,231	....	200	.090	....	....
Workers Compensation	199,304	185,562	197,330	356,302	1.920	1.063	....
Other Liability	120,092	128,993	116,668	−57,804	−.488	.904	....
Private Passenger Auto No-Fault (Personal Injury Protection)	406	427	....	....	....	....	....
Other Private Passenger Auto-Liability	3,911	4,228	87	−189	−.045	.021	....
Commercial Auto No-Fault (Personal Injury Protection)	803	1,124	....	−200	−.178	....	....
Other Commercial Auto Liability	18,753	23,101	3,612	1,233	.053	.156	....
Private Passenger Auto Physical Damage	2,730	3,090	221	221	.072	.072	....
Commercial Auto Physical Damage	5,630	7,402	5,414	4,688	.631	.731	....
Totals	$ 374,906	$ 378,326	$ 325,088	$ 307,808	.814	.859	
(1160) BITUMINOUS FIRE & MARINE INSURANCE COMPANY (032) BITUMINOUS CASUALTY CORPORATION							
Commercial Multiple Peril	$ 6,568	$ 7,096	$ 544	$ 1,939	.273	.077	....
Inland Marine	254	289	....	100	.346	....	....
Workers Compensation	61,450	56,154	14,236	−1,103	−.020	.254	....
Other Liability	373	373	....	300	.804	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	7	2	....	....	....	....	....
Other Private Passenger Auto-Liability	176	147	265	265	1.803	1.803	....
Commercial Auto No-Fault (Personal Injury Protection)	1,170	766	....	200	.261	....	....
Other Commercial Auto Liability	20,457	17,192	1,328	1,178	.069	.077	....
Private Passenger Auto Physical Damage	178	166	....	....	....	....	....
Commercial Auto Physical Damage	14,927	12,597	14,436	16,152	1.282	1.146	....
Totals	$ 105,560	$ 94,782	$ 30,811	$ 19,031	.201	.325	
(1166) BOSTON OLD COLONY INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Fire	$ 69,105	$ 85,786	$ 65,301	$ 77,540	.904	.761	....
Allied Lines	51,835	64,502	8,233	6,983	.108	.128	.001
Homeowners Multiple Peril	1,046,907	1,207,465	789,172	689,923	.571	.654	.002
Commercial Multiple Peril	468,645	568,450	320,010	265,615	.467	.563	.001
Ocean Marine	996,042	1,205,869	1,386,473	887,871	.736	1.150	.018
Inland Marine	257,015	327,552	381,618	455,158	1.390	1.165	.001
Medical Malpractice	93	218	....	....	....	....	....
Earthquake	106	77	....	1	.013	....	....
Guaranteed Renewable Accident and Health	....	428	....	−131	−.306	....	....
Other Accident Only	....	37	....	−1	−.027	....	....
All Other Accident and Health	....	−25	....	−4	.160	....	....
Workers Compensation	405,440	542,064	356,118	289,757	.535	.657	....
Other Liability	285,406	307,628	27,104	41,505	.135	.088	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	156,867	188,149	123,904	139,241	.740	.659	....
Other Private Passenger Auto-Liability	1,202,383	1,355,708	475,605	864,508	.638	.351	.001
Commercial Auto No-Fault (Personal Injury Protection)	5,846	8,197	134,210	130,179	15.881	16.373	....
Other Commercial Auto Liability	68,184	101,889	260,855	378,451	3.714	2.560	....
Private Passenger Auto Physical Damage	572,109	648,136	615,778	649,510	1.002	.950	....
Commercial Auto Physical Damage	57,905	71,636	69,049	63,426	.885	.964	....
Fidelity	15,913	14,905	....	1,877	.126	....	....
Surety	6,213	5,348	....	−11	−.002	....	....
Glass	1,148	775	149	121	.156	.192	.001
Burglary and Theft	1,492	2,261	....	−230	−.102	....	....
Boiler and Machinery	1,084	5,518	373	−836	−.152	.068	....
Totals	$ 5,609,738	$ 6,712,577	$ 5,013,952	$ 4,940,453	.736	.747	
(2117) BROTHERHOOD MUTUAL INSURANCE COMPANY							
Fire	$ 57,122	$ 55,321	$ 80,970	$ 80,370	1.453	1.464	....
Allied Lines	40,354	38,602	8,674	6,524	.169	.225	....
Farmowners Multiple Peril	212	212	....	....	....	....	....
Homeowners Multiple Peril	358,105	339,813	219,438	219,489	.646	.646	....
Commercial Multiple Peril	1,132,982	1,094,197	547,280	677,516	.619	.500	.003
Inland Marine	25,275	25,142	22,378	23,342	.928	.890	....
Earthquake	....	1	....	....	....	....	....
Workers Compensation	207,459	215,851	125,469	430,280	1.993	.581	....
Other Liability	24,820	23,545	3,281	1,781	.076	.139	....
Commercial Auto No-Fault (Personal Injury Protection)	128,728	122,529	44,269	37,712	.308	.361	.007
Commercial Auto Physical Damage	51,156	47,346	9,133	10,531	.222	.193	....
Totals	$ 2,026,213	$ 1,962,559	$ 1,060,912	$ 1,487,545	.758	.541	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9099) BUCKEYE UNION INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Fire	$ 275	$ −175	$	$ 750	−4.286	....	....
Allied Lines	−247	−172	....	−9	.052	....	....
Homeowners Multiple Peril	16,088	14,371	30,553	17,593	1.224	2.126	....
Commercial Multiple Peril	30.523	26,579	10,581	68,051	2.381	.370	....
Ocean Marine	16,131	17,167	....	1,279	.075	....	....
Inland Marine	7,400	9,370	2,221	2,498	.267	.237	....
Workers Compensation	670	959	−671	−329	−.343	−.700	....
Other Liability	5,113	4,878	9,322	4,717	.967	1.911	....
Private Passenger Auto No-Fault (Personal Injury Protection)	856	842	262	618	.734	.311	....
Other Private Passenger Auto-Liability	9,019	8,363	33,253	6,580	.787	3.976	....
Commercial Auto No-Fault (Personal Injury Protection)	15	145	....	−24	−.166	....	....
Other Commercial Auto Liability	5,321	7,861	271	2,257	.287	.034	....
Private Passenger Auto Physical Damage	3,857	3,358	23,836	15,775	4.698	7.098	....
Commercial Auto Physical Damage	−15,889	−14,742	−163	−1,648	.112	.011	....
Aircraft (All Perils)	2,315	2,247	....	508	.266	....	....
Fidelity	286	217	....	−2,963	−13.608	....	....
Surety	2,035	3,984	....	204	.051	....	....
Glass	....	....	....	−3	....	....	....
Burglary and Theft	....	81	....	−11	−.136	....	....
Boiler and Machinery	922	918	....	38	.041	....	....
Totals	$ 84,890	$ 88,251	$ 109,465	$ 115,891	1.313	1.240	
(9102) CADILLAC INSURANCE COMPANY							
No Business Written							
(9104) CALIFORNIA COMPENSATION & FIRE INSURANCE COMPANY (088) AMERICA GROUP							
Homeowners Multiple Peril	$ 77,026	$ 58,834	$ 57,608	$ 59,083	1.004	.979	....
Inland Marine	5,415	4,018	....	11	.003	....	....
Totals	$ 82,441	$ 62,852	$ 57,608	$ 59,094	.940	.917	
(1185) CALVERT INSURANCE COMPANY							
Commercial Multiple Peril	$ 27,112	$ 16,853	$ 8,738	$ 9,987	.593	.518	....
Inland Marine	33,266	20,443	4,500	4,500	.220	.220	....
Other Liability	11,324	12,109	....	....	....	....	....
Aircraft (All Perils)	696,110	352,517	....	....	....	....	.029
Totals	$ 767,812	$ 401,922	$ 13,238	$ 14,487	.036	.033	
(2120) CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY (022) ANDOVER GROUP							
Fire	$ 669,171	$ 643,169	$ 163,826	$ 207,066	.322	.255	.008
Allied Lines	694,896	665,917	186,924	189,239	.284	.281	.013
Homeowners Multiple Peril	6,195,650	6,235,324	3,302,617	3,054,791	.490	.530	.012
Commercial Multiple Peril	238,759	290,299	75,062	49,541	.171	.259	....
Inland Marine	185,339	184,190	86,893	70,162	.381	.472	.001
Other Liability	27,736	22,795	5,322	2,257	.099	.233	....
Burglary and Theft	51	51	....	....	....	....	....
Totals	$ 8,011,602	$ 8,041,745	$ 3,820,644	$ 3,573,056	.444	.475	
(1190) CAMDEN FIRE INSURANCE ASSOCIATON (077) GENERAL ACCIDENT							
Fire	$ 447	$ −2	$	$ −86	43.000	....	....
Allied Lines	340	72	....	−15	−.208	....	....
Homeowners Multiple Peril	1,916	1,718	1,679	1,793	1.044	.977	....
Commercial Multiple Peril	28,307	17,326	3,615	6,393	.369	.209	....
Inland Marine	2,586	5,924	....	−817	−.138	....	....
Workers Compensation	202,772	85,530	17,990	23,610	.276	.210	....
Other Liability	26,487	31,687	1,535	21,760	.687	.048	....
Private Passenger Auto No-Fault (Personal Injury Protection)	652	621	....	−3,536	−5.694	....	....
Other Private Passenger Auto-Liability	3,042	3,463	7,156	9,353	2.701	2.066	....
Commercial Auto No-Fault (Personal Injury Protection)	1,066	1,137	....	22	.019	....	....
Other Commercial Auto Liability	27,065	23,570	....	1,000	.042	....	....
Private Passenger Auto Physical Damage	1,750	1,571	1,764	1,824	1.161	1.123	....
Commercial Auto Physical Damage	13,072	11,751	314	−400	−.034	.027	....
Aircraft (All Perils)	....	....	4	1,276	....	....	....
Glass	50	18	....	1	.063	....	....
Totals	$ 309,532	$ 184,384	$ 34,056	$ 62,178	.337	.185	
(3065) CANADIAN INDEMNITY COMPANY							
Surety	$ 683	$ 14	$	$	....	....	....
Totals	$ 683	$ 14	$	$	....	....	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9103) CANAL INSURANCE COMPANY **(262) CANAL GROUP**							
Fire	$ 1,706	$ 921	$	$	....	....	....
Allied Lines	350	189	....	....	....	....	....
Commercial Multiple Peril	8,990	1,123	....	48	.043	....	....
Inland Marine	1,865	2,128	....	....	....	....	....
Workers Compensation	564,679	81,159	4,790	48,578	.599	.059	.001
Other Liability	698,638	625,296	....	207,222	.331	....	.002
Commercial Auto No-Fault (Personal Injury Protection)	293,716	331,014	236,273	482,698	1.458	.714	.016
Other Commercial Auto Liability	5,788,405	5,875,696	4,422,011	8,105,455	1.379	.753	.026
Private Passenger Auto Physical Damage	46	46	41	41	.891	.891	....
Commercial Auto Physical Damage	1,069,230	919,197	470,167	610,951	.665	.511	.010
Totals	$ 8,427,625	$ 7,836,769	$ 5,133,282	$ 9,454,993	1.206	.655	
(4075) CANNERS EXCHANGE SUBSCRIBERS **(205) WARNER**							
Fire	$ 271,761	$ 307,769	$ 22,313	$ 37,918	.123	.072	.003
Allied Lines	140,257	159,521	21,974	18,106	.114	.138	.002
Commercial Multiple Peril	222,869	235,410	38,953	51,237	.218	.165	....
Totals	$ $ 634,887	$ 702,700	$ 83,240	$ 107,261	.153	.118	
(9200) CAPITAL ASSURANCE COMPANY, INC.							
No Business Written							
(9105) CAPITOL INDEMNITY CORPORATION **(501) CAPITOL TRANSAMERICA**							
Medical Malpractice	$ 133	$ 520	$	$	....	....	....
Other Liability	54	370	....	....	....	....	....
Surety	453,697	281,725	394,589	574,756	2.040	1.401	.006
Totals	$ 453,884	$ 282,615	$ 394,589	$ 574,756	2.034	1.396	
(1424) CAROLINA CASUALTY INSURANCE COMPANY							
Inland Marine	$ 605,589	$ 571,399	$ 212,079	$ 192,690	.337	.371	.004
Other Liability	....	....	....	106,509	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	162,231	162,542	25,193	−5,017	−.031	.155	.008
Other Commercial Auto Liability	1,601,149	1,653,056	1,873,407	355,711	.215	1.133	.007
Commercial Auto Physical Damage	1,216,277	1,111,763	580,371	508,728	.458	.522	.012
Surety	909	726	−2,970	1,939	2.671	−4.091	....
Totals	$ 3,586,155	$ 3,499,486	$ 2,688,060	$ 1,160,560	.332	.768	
(9111) CARRIERS INSURANCE COMPANY **(338) CARRIERS GROUP**							
Workers Compensation	$ 173,322	$ 204,023	$ 455,591	$ 375,581	1.841	2.233	....
Other Liability	152,280	156,450	117,360	85,720	.548	.750	....
Other Commercial Liability	1,222,343	1,255,814	1,158,080	1,307,881	1.041	.922	.005
Commercial Auto Physical Damage	145,137	149,111	61,753	106,539	.714	.414	.001
Totals	$ 1,693,082	1,765,398	1,792,784	1,875,721	1.062	1.016	
(4100) CASUALTY RECIPROCAL EXCHANGE **(056) DODSON INSURANCE GROUP**							
Commercial Multiple Peril	$ 649	$ 634	$	$ 59	.093	....	....
Workers Compensation	2,310,940	2,391,571	1,133,657	1,440,852	.602	.474	.004
Other Liability	1,601	1,206	551	−1,526	−1.265	.457	....
Private Passenger Auto No-Fault (Personal Injury Protection)	....	−2	....	1	−.500	....	....
Other Private Passenger Auto-Liability	....	2	....	6	3.000	....	....
Commercial Auto No-Fault (Personal Injury Protection)	23	23	....	....	....	....	....
Other Commercial Auto Liability	2,539	2,696	....	....	....	....	....
Private Passenger Auto Physical Damage	....	....	....	36	....	....	....
Commercial Auto Physical Damage	1,052	804	3,136	3,136	3.900	3.900	....
Totals	$ 2,316,804	$ 2,396,934	$ 1 137,344	$ 1,442,564	.602	.474	
(9112) CATAWBA INSURANCE COMPANY **(168) SOUTH CAROLINA INSURANCE**							
Fire	$ 108,958	$ 102,176	$ 185,236	$ 106,510	1.042	1.813	.001
Allied Lines	56,413	50,089	11,060	13,326	.266	.221	.001
Homeowners Multiple Peril	1,007,006	1,066,069	734,355	662,400	.621	.689	.001
Commercial Multiple Peril	28,507	39,545	3,860	2,896	.073	.098	....
Inland Marine	9,624	10,988	7,288	7,548	.687	.663	....
Other Liability	1,709	4,054	....	414	.102	....	....
Other Private Passenger Auto-Liability	275	198	....	6	.030	....	....
Commercial Auto Physical Damage	459,525	421,685	240,000	272,902	.647	.569	.004
Totals	$ 1,672,017	$ 1,694,804	$ 1,181,799	$ 1,088,001	.629	.697	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1193) CAVALIER INSURANCE COMPANY (041) GULF INSURANCE							
Fire	$ 18,515	$ 18,515	$	$			
Commercial Multiple Peril			25,000	−43,350			
Ocean Marine			31,802	49,340			
Inland Marine	−8,379	−4,401	5,273	−2,841	.646	−1.198	
Other Liability		194	−31,488	−67,102	−345.887	−162.309	
Private Passenger Auto No-Fault (Personal Injury Protection)	−544	−544	295	−1,151	2.116	−.542	
Other Private Passenger Auto-Liability	−2,002	−2,002	11,943	−7,393	3.693	−5.966	
Commercial Auto No-Fault (Personal Injury Protection)	−6,613	−3,303		−1,739	.526		
Other Commercial Auto Liability	−43,424	−34,080	40,293	83,875	−2.461	−1.182	
Private Passenger Auto Physical Damage	57,730	218,515	105,250	38,151	.175	.482	
Commercial Auto Physical Damage	42,798	44,610	13,651	9,430	.211	.306	
Credit	29,859	20,600	1,305	1,060	.051	.063	.006
Totals	$ 87,940	$ 258,104	$ 203,324	$ 58,280	.226	.788	
(9704) CELINA MUTUAL INSURANCE COMPANY (035) CELINA GROUP							
No Business Written							
(9114) CENTAUR INSURANCE COMPANY (674) BORG-WARNER CORPORATION							
Fire	$ 3,167	$ 2,269	$ 300	$ −24,787	−10.924	.132	
Allied Lines	5,578	4,744	467	−36,209	−7.633	.098	
Commercial Multiple Peril	126,105	107,630	197,482	69,054	.642	1.835	
Inland Marine	1,128	190					
Livestock	160,660	230,593	340,250	579,013	2.511	1.476	.042
Other Liability	738,568	893,812	287,665	1,676,751	1.876	.322	.003
Other Commercial Auto Liability	−23,041	−5,334	8,430	−1,824	.342	−1.580	
Totals	$ 1,014,185	$ 1,233,904	$ 834,594	$ 2,261,998	2.511	1.476	
(1195) CENTENNIAL INSURANCE COMPANY (024) ATLANTIC COMPANIES							
Fire	$ 45,924	$ 43,656	$ 36,838	$ 82,062	1.880	.844	
Allied Lines	80,179	78,597	28,315	44,017	.560	.360	.001
Homeowners Multiple Peril	606,308	495,310	217,952	348,818	.704	.440	.001
Commercial Multiple Peril	1,695,865	1,680,343	1,632,902	3,048,915	1.814	.972	.004
Ocean Marine	430,160	386,121	233,714	400,886	1.038	.605	.008
Inland Marine	290,217	269,798	273,041	114,828	.426	1.012	.002
Earthquake	48	48					
Workers Compensation	515,483	474,779	368,621	550,734	1.160	.776	.001
Other Liability	116,063	137,504	416,894	409,035	2.975	3.032	
Private Passenger Auto No-Fault (Personal Injury Protection)	15,149	12,434	16,568	10,836	.871	1.332	
Other Private Passenger Auto-Liability	157,193	128,097	76,714	72,689	.567	.599	
Commercial Auto No-Fault (Personal Injury Protection)	27,365	26,014	6,578	8,255	.317	.253	.001
Other Commercial Auto Liability	312,634	276,421	76,939	2,545,604	9.209	.278	.001
Private Passenger Auto Physical Damage	76,109	60,490	35,658	55,993	.926	.589	
Commercial Auto Physical Damage	90,146	74,659	51,361	53,453	.716	.688	
Fidelity	435	1,080		90	.083		
Surety	894	1,095		15	.014		
Glass				−1			
Burglary and Theft	985	971		−71	−.073		
Totals	$ 4,461,157	$ 4,147,417	$ 3,472,093	$ 7,746,158	1.868	.837	
(2144) CENTRAL MUTUAL INSURANCE COMPANY (036) CENTRAL MUTUAL INSURANCE							
Fire	$ 192,648	$ 189,873	$ 9,343	$ 116,005	.611	.049	.002
Allied Lines	59,828	64,580	54,086	60,915	.943	.838	.001
Farmowners Multiple Peril		14					
Homeowners Multiple Peril	742,409	684,162	360,029	351,795	.514	.526	.001
Commercial Multiple Peril	958,027	915,354	535,109	721,610	.788	.585	.002
Inland Marine	141,114	117,565	93,527	100,142	.852	.796	.001
Medical Malpractice	3,118	2,856	3,000	−20,310	−7.111	1.050	
Workers Compensation	502,486	529,015	127,424	145,636	.275	.241	
Other Liability	132,952	141,119	103,424	103,626	.734	.733	
Private Passenger Auto No-Fault (Personal Injury Protection)	189,677	185,784	97,708	124,400	.670	.526	
Other Private Passenger Auto-Liability	759,391	722,739	323,442	399,648	.553	.448	
Commercial Auto No-Fault (Personal Injury Protection)	46,365	43,927	9,811	8,681	.198	.223	.002
Other Commercial Auto Liability	372,771	322,249	200,781	593,273	1.841	.623	.001
Private Passenger Auto Physical Damage	371,344	346,785	291,987	288,378	.832	.842	
Commercial Auto Physical Damage	192,300	164,861	95,533	94,149	.571	.579	.001
Fidelity	321	298	3,882	1,152	3.866	13.027	
Surety	5,044	4,583					
Glass	1,650	1,669	2,289	2,083	1.248	1.371	.002
Burglary and Theft	1,258	1,127	433	671	.595	.384	
Totals	$ 4,672,703	$ 4,438,560	$ 2,311,808	$ 3,091,854	.697	.521	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9115) CENTRAL NATIONAL INSURANCE COMPANY OF OMAHA (217) DRUM CORPORATION							
Fire	$ 138,434	$ 213,969	$	$ −45,629	−.213		.001
Allied Lines	56,928	95,038	336	−9,230	−.097	.004	.001
Commercial Multiple Peril	−12,477	−3,124		−748	.239		
Ocean Marine			−60,593	−65,423			
Inland Marine	1,977,007	1,902,155	934,568	1,040,473	.547	.491	.015
Earthquake	9,253	8,439		−306	−.036		.020
Credit Accident and Health (Group & Individual)	1,446,177	1,446,177	801,302	598,962	.414	.554	.939
Guaranteed Renewable Accident & Health	3,797	3,713	1,333	1,342	.361	.359	
Workers Compensation	37,500	37,500					
Other Liability	814,243	881,068	1,650,303	3,119,551	3.541	1.873	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	163	163	134	−13	−.080	.822	
Other Private Passenger Auto-Liability	635	635	−919	−1,647	−2.594	−1.447	
Commercial Auto No-Fault (Personal Injury Protection)	31,941	21,874	39	7,150	.327	.002	.091
Other Commercial Auto Liability	468,685	294,326	70,340	1,160,290	3.942	.239	.002
Private Passenger Auto Physical Damage	253	12,492	131	−1,813	−.145	.010	
Commercial Auto Physical Damage	−21,211	52,290	3,561	−17,195	−.329	.068	
Aircraft (All Perils)	591,321	651,788	852,157	828,675	1.271	1.307	.024
Fidelity		40		−50	−1.250		
Surety	42,571	38,139		11,209	.294		
Boiler and Machinery		24					
Mobile Home Physical Damage	228,174	260,661	131,442	143,924	.552	.504	.006
Totals	$ 5,813,394	$ 5,917,387	$ 4,384,134	$ 6,769,522	1.144	.741	
(9116) CENTURION CASUALTY INSURANCE COMPANY (471) CENTURION INSURANCE COMPANY							
Inland Marine	$ 81,352	$ 77,864	$ 23,864	$ 24,871	.319	.306	
Totals	$ 81,352	$ 77,864	$ 23,864	$ 24,871	.319	.306	
(9117) CENTURY INDEMNITY COMPANY (046) CONNECTICUT GENERAL							
Fire	$ 284,296	$ 195,596	$	$ 21,185	.108		.003
Allied Lines	152,905	109,938	111	7,903	.072	.001	.002
Homeowners Multiple Peril	44,929	37,292	3,910	7,577	.203	.105	
Commercial Multiple Peril	706,706	548,408	509,523	355,740	.649	.929	.001
Ocean Marine				−26,804			
Inland Marine	19,918	13,285	28,575	33,610	2.530	2.151	
Earthquake	48,753	29,105		1,742	.060		.110
Workers Compensation	4,239,109	3,954,742	980,442	4,021,749	1.017	.248	.008
Other Liability	199,423	135,010	4,888	215,414	1.596	.036	
Private Passenger Auto No-Fault (Personal Injury Protection)				4			
Other Private Passenger Auto-Liability				31			
Commercial Auto No-Fault (Personal Injury Protection)	938	471		361	.766		
Other Commercial Auto Liability	41,309	38,046	8,410	20,814	.547	.221	
Private Passenger Auto Physical Damage				14			
Commercial Auto Physical Damage	9,863	8,769	589	1,950	.222	.067	
Surety	54,556	59,302		3,158	.053		
Totals	$ 5,802,705	$ 5,129,964	$ 1,536,448	$ 4,664,448	.909	.300	
(9126) CHARTER AMERICAN INSURANCE COMPANY (914) PACIFIC MARINE GROUP							
Inland Marine	$ −31,190	$ 40,085	$ 12,404	$ 9,213	.230	.309	
Workers Compensation	42,594	42,594		8,688	.204		
Other Private Passenger Auto-Liability				−1,348			
Private Passenger Auto Physical Damage	−2,526	−2,019	−3,650	−6,860	3.398	1.808	
Aircraft (All Perils)			197,539	−22,897			
Credit	−115	5,969	3,835	235	.039	.642	
Totals	$ 8,763	$ 86,629	$ 210,128	$ −12,969	−.150	2.426	
(9120) CHARTER INDEMNITY COMPANY (353) INDEPENDENCE LIFE & ACCIDENT							
Group Accident and Health	$ 36,798	$ 36,798	$ 29,968	$ 35,497	.965	.814	
Totals	$ 36,798	$ 36,798	$ 29,968	$ 35,497	.965	.814	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1205) CHARTER OAK FIRE INSURANCE COMPANY (189) TRAVELERS							
Fire	$ 730,729	$ 834,967	$ 306,777	$ 219,434	.263	.367	.006
Allied Lines	496,729	544,835	241,687	256,967	.472	.444	.009
Farmowners Multiple Peril	21,172	20,786	3,699	4,610	.222	.178	.003
Homeowners Multiple Peril	2,109,678	1,908,463	1,125,630	1,212,774	.635	.590	.004
Commercial Multiple Peril	238,368	192,880	1,033,956	755,744	3.918	5.361	....
Inland Marine	210,597	209,444	164,398	168,706	.805	.785	.001
Medical Malpractice	1,383	2,052	....	−5,133	−2.501	....	....
Earthquake	127	92	....	....	....	....	....
Workers Compensation	634,026	844,463	268,191	252,951	.300	.318	.001
Other Liability	1,296,564	1,437,622	360,571	1,438,055	1.000	.251	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	400,422	374,987	281,528	219,913	.586	.751	.001
Other Private Passenger Auto-Liability	1,701,601	1,614,585	1,155,803	1,113,401	.690	.716	.001
Commercial Auto No-Fault (Personal Injury Protection)	2,834	3,501	....	−856	−.245	....	....
Other Commercial Auto Liability	142,697	160,999	43,303	133,224	.827	.269	....
Private Passenger Auto Physical Damage	1,214,215	1,135,153	657,013	655,650	.578	.579	.002
Commercial Auto Physical Damage	31,198	32,005	4,128	4,591	.143	.129	....
Fidelity	18,610	20,728	21,006	55,762	2.690	1.013	.001
Glass	21,788	23,136	12,809	12,464	.539	.554	.027
Burglary and Theft	41,086	49,439	19,984	24,449	.495	.404	.008
Boiler and Machinery	3,232	3,842	....	−572	−.149	....	....
Totals	$ 9,317,056	$ 9,413,979	$ 5,700,483	$ 6,522,134	.693	.606	
(9127) CHELSEA TITLE AND GUARANTY COMPANY							
Title	$ 2,085,510	$ 2,062,152	$ 143,172	$ 143,525	.070	.069	.031
Totals	$ 2,085,510	$ 2,062,152	$ 143,172	$ 143,525	.070	.069	
(1208) CHEROKEE INSURANCE COMPANY							
Fire	$ 46,286	$ 37,019	$ 2,540	$ 12,540	.339	.069	....
Allied Lines	....	....	1,338	7,997	....	....	....
Homeowners Multiple Peril	273	356	....	....	....	....	....
Commercial Multiple Peril	87,275	117,036	124,042	101,894	.871	1.060	....
Inland Marine	7,408	8,727	4,788	2,678	.307	.549	....
Other Liability	80,832	219,741	1,774,805	1,643,210	7.478	8.077	....
Burglary and Theft	....	....	....	−255	....	....	....
Totals	$ 222,074	$ 382,879	$ 1,907,513	$ 1,768,064	4.618	4.982	
(1204) CHICAGO INSURANCE COMPANY (076) FIREMANS FUND GROUP							
Fire	$ 325	$ 228	$	$ 110	.482	....	....
Commercial Multiple Peril	532,904	391,627	192,087	55,100	.141	.490	.001
Inland Marine	363,671	299,113	248,647	263,714	.882	.831	.002
Medical Malpractice	1,244,042	1,203,846	369,457	248,342	.206	.307	.018
Other Liability	1,248,793	1,054,134	199,242	1,486,089	1.412	.189	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	....	....	....	−3,035	....	....	....
Other Private Passenger Auto-Liability	1,298,384	1,285,869	328,898	740,415	.576	.256	.001
Other Commercial Auto Liability	177,379	126,332	85,177	369,011	2.921	.674	....
Private Passenger Auto Physical Damage	....	....	−107	137	....	....	....
Commercial Auto Physical Damage	363,443	77,730	16,502	73,438	.945	.212	.003
Totals	$ 5,228,941	$ 4,438,879	$ 1,439,703	$ 3,235,321	.729	.324	
(9128) CHICAGO TITLE INSURANCE COMPANY (020) LINCOLN NATIONAL							
Title	$ 11,331,710	$ 10,855,658	$ 587,249	$ 1,080,565	.100	.054	.170
Totals	$ 11,331,710	$ 10,855,658	$ 587,249	$ 1,080,565	.100	.054	
(1206) CHRISTIANIA GENERAL INSURANCE COMPANY OF NEW YORK (799) CHRISTIANIA GENERAL GROUP							
No Business Written							
(9134) CHRYSLER INSURANCE COMPANY (240) CHRYSLER GROUP							
Inland Marine	$ 526	$ 528	$ 628	$ 711	1.347	1.189	....
Private Passenger Auto Physical Damage	−31,554	−20,752	−23,747	−37,757	1.819	1.144	....
Commercial Auto Physical Damage	560,317	579,293	272,500	263,803	.455	.470	.005
Surety	7,266	3,936	....	....	....	....	....
Totals	$ 536,557	$ 563,065	$ 249,381	$ 226,757	.403	.443	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1207) CHURCH INSURANCE COMPANY (344) CHURCH PENSION FUND							
Fire	$ 1,174	$ 1,210	$	$			
Allied Lines	870	860					
Homeowners Multiple Peril	28,188	25,966	13,152	13,752	.530	.507	
Commercial Multiple Peril	490,494	493,394	337,526	183,164	.371	.684	.001
Inland Marine	205	205	405	405	1.976	1.976	
Other Liability	9,020	10,934					
Totals	$ 529,951	$ 532,589	$ 351,083	$ 197,321	.370	.659	
(9705) CHURCH MUTUAL INSURANCE COMPANY							
Fire	$ 292	$ 151	$	$			
Allied Lines	244	122					
Homeowners Multiple Peril	3,866	1,917					
Commercial Multiple Peril	43,930	21,934	3,673	9,539	.435	.167	
Inland Marine	66	32					
Workers Compensation	6,796	3,309					
Other Liability	4,847	2,438					
Commercial Auto No-Fault (Personal Injury Protection)	1,353	674					
Other Commercial Auto Liability	4,671	2,310		1,179	.510		
Commercial Auto Physical Damage	2,783	1,381					
Totals	$ 68,848	$ 34,268	$ 3,673	$ 10,718	.313	.107	
(9129) CIM INSURANCE CORPORATION (079) MOTORS INSURANCE CORPORATION							
Private Passenger Auto Physical Damage	$ 151,189	$ 235,407	$ 185,478	$ 132,371	.562	.788	
Commercial Auto Physical Damage	3,650,132	4,662,353	2,221,636	2,194,499	.471	.477	.036
Totals	$ 3,801,321	$ 4,897,760	$ 2,407,114	$ 2,326,870	.475	.491	
(1209) CINCINNATI INSURANCE COMPANY (244) CINCINNATI FINANCIAL CORPORATION							
Fire	$ 336,926	$ 296,171	$ 132,445	$ 1,445	.005	.447	.004
Allied Lines	181,484	160,356	101,654	99,706	.622	.634	.003
Homeowners Multiple Peril	2,508,745	2,130,555	2,338,619	2,544,473	1.194	1.098	.004
Commercial Multiple Peril	4,173,287	4,001,771	1,826,398	2,315,335	.579	.456	.011
Inland Marine	672,354	568,190	407,918	574,773	1.012	.718	.005
Medical Malpractice	66,034	50,982	6,870	-2,429	-.048	.135	
All Other Accident and Health	1,135	1,135					
Workers Compensation	1,984,996	1,910,023	1,002,078	1,183,884	.620	.525	.003
Other Liability	1,857,947	1,776,147	1,065,676	1,059,622	.597	.600	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	253,680	217,576	30,779	30,925	.142	.141	.001
Other Private Passenger Auto-Liability	1,299,012	1,110,394	774,295	1,065,603	.960	.697	.001
Commercial Auto No-Fault (Personal Injury Protection)	104,829	91,760	26,914	14,785	.161	.293	.005
Other Commercial Auto Liability	1,047,064	933,031	545,530	765,510	.820	.585	.004
Private Passenger Auto Physical Damage	803,397	678,720	644,165	648,004	.955	.949	.001
Commercial Auto Physical Damage	705,180	624,525	343,873	343,492	.550	.551	.007
Fidelity	23,309	22,389	-487	-487	-.022	-.022	.001
Surety	260,375	197,654	28,201	-19,263	-.098	.143	.003
Glass	1,302	1,869	269	19	.010	.144	.001
Burglary and Theft	3,643	3,696					
Boiler and Machinery	42,042	40,597					.002
Totals	$ 16,326,741	$ 14,817,541	$ 9,275,197	$ 10,625,377	.717	.626	
(9132) CITY INSURANCE COMPANY (095) HOME INSURANCE							
Fire	$ 141	$ 341	$	$			
Allied Lines	47	136	5,207	5,207	38.287	38.287	
Homeowners Multiple Peril	-22	25					
Commercial Multiple Peril	271	7,297		1,000	.137		
Inland Marine	219	814					
Workers Compensation	-250,816	39,173	113,121	-538,551	-13.748	2.888	
Other Liability	-111,560	77,169	33,119	-22,131	-.287	.429	
Private Passenger Auto No-Fault (Personal Injury Protection)			75				
Other Private Passenger Auto-Liability			539	521			
Commercial Auto No-Fault (Personal Injury Protection)	538	793	250	-4,225	-5.328	.315	
Other Commercial Auto Liability	-62	4,024	36,610	77,086	19.157	9.098	
Private Passenger Auto Physical Damage			-163	-163			
Commercial Auto Physical Damage	320	920	957	957	1.040	1.040	
Fidelity	13,259	13,298	30,222	28,222	2.122	2.273	
Burglary and Theft	1,478	1,481					
Totals	$ -346,207	$ 145,471	$ 219,937	$ -452,077	-3.108	1.512	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1212) CLASSIFIED INSURANCE CORPORATION							
Homeowners Multiple Peril	$ 585,894	$ 289,009	$ 42,879	$	....	.148	.001
Commercial Multiple Peril	60,625	37,976	18,450	....	....	.486	....
Totals	$ 646,519	$ 326,985	$ 61,329	$	....	.188	
(3070) COLONIA INSURANCE COMPANY							
Fire	$ 746	$ 4,419	$	$ 535	.121	....	....
Allied Lines	1,836	2,266	....	945	.417	....	....
Commercial Multiple Peril	87,431	84,632	5,271	191,017	2.257	.062	....
Inland Marine	39,274	34,156	....	4,659	.136	....	....
Medical Malpractice	2,604	2,604	....	−861	−.338	....	....
Workers Compensation	35,647	27,145	−949	17,765	.654	−.035	....
Other Liability	134,588	130,647	....	51,800	.396	....	....
Commercial Auto No-Fault (Personal Injury Protection)	7,933	6,467	....	2,563	.396	....	....
Other Commercial Auto Liability	69,198	52,150	1,482	35,186	.675	.028	....
Commercial Auto Physical Damage	37,634	21,726	....	1,627	.075	....	....
Totals	$ 416,891	$ 366,212	$ 5,804	$ 305,216	.833	.016	
(9140) COLONIAL INSURANCE COMPANY OF CALIFORNIA (140) NATIONWIDE CORPORATION							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 1,690,564	$ 1,667,411	$ 716,805	$ 978,648	.587	.430	.007
Other Private Passenger Auto-Liability	3,453,487	3,423,038	1,639,566	3,059,444	.894	.479	.003
Private Passenger Auto Physical Damage	2,274,010	2,253,637	1,429,576	1,508,929	.670	.634	.003
Totals	$ 7,418,061	$ 7,344,086	$ 3,785,947	$ 5,547,021	.755	.516	
(1225) COLONIAL PENN FRANKLIN INSURANCE COMPANY (239) COLONIAL PENN							
Group Accident and Health	$ 9,294,420	$ 8,442,494	$ 9,222,942	$ 6,873,694	.814	1.092	.150
Totals	$ 9,294,420	$ 8,442,494	$ 9,222,942	$ 6,873,694	.814	1.092	
(9147) COLUMBIA INSURANCE COMPANY (031) BERKSHIRE-HATHAWAY							
No Business Written							
(9145) COLONIAL PENN INSURANCE COMPANY (239) COLONIAL PENN							
Allied Lines	$ 14,947	$ 14,662	$ 1,341	$ 1,609	.110	.091	....
Homeowners Multiple Peril	4,666,657	4,472,221	2,516,581	2,158,880	.483	.563	.009
Group Accident and Health	69,109	62,215	18,938	18,938	.304	.304	.001
Guaranteed Renewable Accident and Health	22,805	24,052	4,977	4,977	.207	.207	.001
Other Liability	72,995	60,023	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	4,626,405	4,452,401	3,485,268	4,065,042	.913	.783	.021
Other Private Passenger Auto-Liability	34,580,416	33,244,792	24,938,706	30,336,017	.913	.750	.038
Private Passenger Auto Physical Damage	16,279,726	15,931,631	10,001,389	9,602,375	.603	.628	.026
Totals	$ 60,333,060	$ 58,261,997	$ 40,967,200	$ 46,187,838	.793	.703	
(1226) COMMERCE & INDUSTRY INSURANCE COMPANY (012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 28,275	$ 41,280	$ 203	$ 3,962	.096	.005	....
Allied Lines	−78,287	−43,080	....	−32,806	.762	....	−.001
Commercial Multiple Peril	1,106,379	1,175,930	1,021,998	1,122,863	.955	.869	.003
Inland Marine	15,714	16,413	....	$ 388	.024	....	....
Workers Compensation	675,453	974,463	618,519	641,530	.658	.635	.001
Other Liability	953,132	1,053,447	641,655	926,397	.879	.609	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	156	124	....	49	.395	....	....
Other Private Passenger Auto-Liability	442	363	....	145	.399	....	....
Commercial Auto No-Fault (Personal Injury Protection)	98,965	54,438	....	18,872	.347	....	.005
Other Commercial Auto Liability	900,363	711,173	369,104	867,347	1.220	.519	.004
Private Passenger Auto Physical Damage	484	468	....	35	.075	....	....
Commercial Auto Physical Damage	369,730	314,445	255,457	281,750	.896	.812	.003
Totals	$ 4,092,806	$ 4,299,464	$ 2,906,936	$ 3,830,530	.891	.676	
(9148) COMMERCIAL CREDIT MORTGAGE INSURANCE COMPANY (041) GULF INSURANCE							
Mortgage Guaranty	$ 108,181	$ 110,191	$ 37,279	$ 24,912	.226	.338	.004
Totals	$ 108,181	$ 110,191	$ 37,279	$ 24,912	.226	.338	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9150) COMMERCIAL INSURANCE COMPANY OF NEWARK, NJ (048) CONTINENTAL CORPORATION							
Homeowners Multiple Peril	$ 3,415	$ 3,537	$ 78	$ 185	.052	.022	....
Commercial Multiple Peril	6,568	8,023	....	−1,088	−.136	....	....
Ocean Marine	....	−37	....	−74	2.000	....	....
Inland Marine	801	691	....	20	.029	....	....
Group Accident and Health	60,497	53,819	182,707	241,569	4.469	3.395	....
Collectively Renewable Accident and Health	367,772	382,996	283,480	340,767	.890	.740	.114
Guaranteed Renewable Accident and Health	5,254	4,331	21,074	21,443	4.951	4.866	....
Other Accident Only	22,895	16,136	1,500	1,878	.116	.093	.011
All Other Accident and Health	3,356	2,777	3,751	3,575	1.287	1.351	....
Workers Compensation	510,130	253,030	265,414	270,465	1.069	1.049	.001
Other Liability	−18,710	−18,977	75	33	−.002	−.004	....
Private Passenger Auto No-Fault (Personal Injury Protection)	839	1,158	2,139	3,433	2.965	1.847	....
Other Private Passenger Auto-Liability	7,556	8,510	797	1,131	.133	.094	....
Commercial Auto No-Fault (Personal Injury Protection)	44	954	....	206	.216	....	....
Other Commercial Auto Liability	9,265	16,440	3,702	7,307	.444	.225	....
Private Passenger Auto Physical Damage	2,958	2,685	25	99	.037	.009	....
Commercial Auto Physical Damage	325	4,528	944	1,358	.300	.208	....
Surety	4,592	4,343	−83	293	.067	−.019	....
Totals	$ 987,557	$ 744,944	$ 765,603	$ 892,600	1.196	1.028	
(9153) COMMERCIAL LOAN INSURANCE CORPORATION (010) MGIC INVESTMENT CORPORATION							
Mortgage Guaranty	$ 129,537	$ 153,493	$ 12,676	$ 5,398	.035	.083	.005
Totals	$ 129,537	$ 153,493	$ 12,678	$ 5,398	.035	.083	
(9154) COMMERCIAL MORTGAGE INSURANCE (078) GREYHOUND CORPORATION							
Mortage Guaranty	$ 47,994	$ 51,602	$	$	....	....	.001
Totals	$ 47,994	$ 51,602	$	$	....	....	
(9155) COMMERCIAL STANDARD INSURANCE COMPANY (402) WESTERN PREFERRED							
Commercial Multiple Peril	$ 3,051	$ 3,051	$ 940	$ 1,025	.336	.308	....
Inland Marine	....	....	....	−1	....	....	....
Workers Compensation	....	....	23,281	8,666	....	....	....
Other Liability	....	....	12,500	9,822	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	....	....	....	−106	....	....	....
Other Commercial Auto Liability	−1,776	−306	944,072	357,140	−167.124	−85,203	....
Commercial Auto Physical Damage	....	....	....	−311	....	....	....
Fidelity	....	51	....	....	....	....	....
Surety	....	8	....	−551	−68.875	....	....
Totals	$ 1,275	$ 2,804	$ 980,793	$ 375,684	133.981	349.784	
(9707) COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY (560) COMMERCIAL TRAVELERS							
Group Accident	$ 40,454	$ 41,404	$ 31,144	$ 17,036	.411	.752	....
Collectively Renewable Accident and Health	35,468	47,748	45,571	44,207	.926	.954	.011
Guaranteed Renewable Accident and Health	370,272	386,934	273,815	274,264	.709	.706	.017
All Other Accident and Health	187,927	192,193	123,603	117,093	.609	.643	.014
Totals	$ 634,121	$ 668,279	$ 474,133	$ 452,600	.677	.709	
(9156) COMMERCIAL UNION CUSTOM INSURANCE COMPANY (044) COMMERCIAL UNION							
No Business Written							

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1230) COMMERCIAL UNION INSURANCE COMPANY (044) COMMERCIAL UNION							
Fire	$ 370,866	$ 380,048	$ 77,315	$ 99,441	.262	.203	.004
Allied Lines	342,891	331,565	125,454	114,338	.345	.378	.006
Homeowners Multiple Peril	779,636	747,226	607,735	636,177	.851	.813	.001
Commercial Multiple Peril	537,100	649,775	329,192	372,105	.573	.507	.001
Ocean Marine	158,599	199,800	635,395	694,888	3.478	3.180	.003
Inland Marine	256,818	247,227	127,846	191,533	.775	.517	.001
Earthquake	23	20	....	1	.050	....	....
Group Accident and Health	342,548	279,458	195,679	203,332	.728	.700	.005
Workers Compensation	4,604,639	5,296,692	6,472,779	8,665,423	1.636	1.222	.009
Other Liability	1,936,534	1,975,900	853,740	2,776,438	1.405	.432	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	222,926	264,846	110,264	115,923	.438	.416	.001
Other Private Passenger Auto-Liability	778,048	911,871	604,665	495,170	.543	.663	....
Commercial Auto No-Fault (Personal Injury Protection)	74,075	72,377	28,175	23,019	.318	.389	.004
Other Commercial Auto Liability	1,349,710	1,434,408	2,640,482	2,694,259	1.878	1.841	.006
Private Passenger Auto Physical Damage	411,070	461,094	418,137	423,759	.919	.907	....
Commercial Auto Physical Damage	586,196	565,156	292,984	315,304	.558	.518	.005
Aircraft	....	....	−4,632	−6,941	....	....	....
Fidelity	31,107	25,914	36,497	6,680	.258	1.408	.001
Surety	97,136	78,007	39,259	111,925	1.435	.503	.001
Glass	586	610	952	872	1.430	1.561	....
Burglary and Theft	19,443	17,675	....	1,025	.058	....	.003
Boiler and Machinery	378,909	508,334	116,789	259,388	.510	.230	.024
Credit	38,818	38,818	47,081	133,738	3.445	1.213	.007
Totals	$ 13,317,678	$ 14,486,821	$ 13,755,788	$ 18,327,797	1.265	.950	
(9157) COMMONWEALTH LAND TITLE INSURANCE COMPANY (159) RELIANCE							
Title	$ 3,879,522	$ 3,757,707	$ 263,779	$ 296,290	.079	.070	.058
Totals	$ 3,879,522	$ 3,757,707	$ 263,779	$ 296,290	.079	.070	
(9158) COMMONWEALTH MORTGAGE ASSURANCE COMPANY (159) RELIANCE							
Mortgage Guaranty	$ 7,086	$ 3,699	$	$	....	....	....
Totals	$ 7,086	$ 3,699	$	$	....		
(9158) COMPASS INSURANCE COMPANY (143) ARMCO INSURANCE INCORPORATED							
Fire	$ 118,706	$ 118,437	$ 213,327	$ 22,777	.192	1.801	.001
Allied Lines	178,843	190,469	71,014	48,164	.253	.373	.003
Inland Marine	9,378	15,490	2,202	−3,796	−.245	142	....
Workers Compensation	90,472	158,853	142,187	225,414	1.419	.895	....
Other Liability	166,241	247,322	534,036	134,601	.544	2.159	....
Commercial Auto No-Fault (Personal Injury Protection)	9,417	9,050	47,150	40,926	4.522	5.210	....
Other Commercial Auto Liability	796,602	887,463	966,874	1,245,808	1.404	1.089	.003
Commercial Auto Physical Damage	848,775	924,685	991,800	711,027	.769	1.073	.008
Aircraft (All Perils)	....	....	247,185	−335,253	....	....	....
Fidelity	58,772	63,903	41,698	61,506	.962	.653	.003
Surety	6,635	9,370	....	1,000	.107	....	....
Glass	7,885	22,648	5,487	5,487	.242	.242	.009
Burglary and Theft	79,206	79,201	21,006	26,786	.338	.265	.016
Totals	$ 2,370,934	$ 2,726,891	$ 3,283,966	$ 2,184,445	.801	1.204	
(9706) CONCORD GENERAL MUTUAL INSURANCE COMPANY (045) CONCORD GROUP							
No Business Written							
(9160) CONNECTICUT INDEMNITY COMPANY (328) ORION CAPITAL CORPORATION							
Fire	$ 48,555	$ 48,270	$ 2,443	$ 7,522	.156	.051	....
Allied Lines	33,438	33,834	10,931	7,577	.224	.323	....
Homeowners Multiple Peril	19,282	9,641	....	577	.060	....	....
Commercial Multiple Peril	1,595	14,165	3,674	4,038	.285	.259	....
Inland Marine	147	1,026	....	18	.018	....	....
Workers Compensation	56,325	96,053	58,261	65,150	.678	.607	....
Other Liability	4,942	5,126	....	37	.007	....	....
Commercial Auto No-Fault (Personal Injury Protection)	15,915	11,290	276	2,545	.225	.024	....
Other Commercial Auto Liability	228,697	194,233	145,808	192,614	.992	.751	.001
Commercial Auto Physical Damage	123,358	86,542	66,671	69,414	.802	.770	.001
Burglary and Theft	38	19	....	7	.368	....	....
Boiler and Machinery	13,682	11,917	13,202	17,091	1.465	1.108	....
Totals	$ 543,974	$ 512,116	$ 301,264	$ 367,190	.717	.588	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1247) CONSOLIDATED AMERICAN INSURANCE COMPANY (168) SOUTH CAROLINA INSURANCE							
Fire	$ 509,853	$ 489,680	$ 307,658	$ 301,863	.616	.628	.006
Allied Lines	503,203	493,898	197,428	194,636	.394	.400	.009
Farmowners Multiple Peril	74	74	....	1	.014	....	....
Homeowners Multiple Peril	3,909,799	3,964,504	2,807,644	2,817,324	.711	.708	.007
Commercial Multiple Peril	1,101,388	848,680	517,179	1,109,713	1.308	.609	.003
Inland Marine	315,588	319,194	194,732	203,901	.639	.610	.002
Workers Compensation	1,218,918	1,383,451	541,507	1,153,995	.834	.391	.002
Other Liability	729,534	522,080	91,151	99,038	.190	.175	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	871,681	736,908	338,406	694,573	.943	.459	.004
Other Private Passenger Auto-Liability	2,665,660	2,199,700	1,062,544	2,162,460	.983	.483	.002
Commercial Auto No-Fault (Personal Injury Protection)	103,007	68,410	12,043	38,955	.569	.176	.005
Other Commercial Auto Liability	1,728,080	1,055,167	260,369	470,812	.446	.247	.007
Private Passenger Auto Physical Damage	1,987,612	1,597,021	1,878,236	2,046,597	1.282	1.176	.003
Commercial Auto Physical Damage	767,507	500,181	312,156	343,039	.686	.624	.007
Glass	119	56	....	−17	−.304	....	....
Burglary and Theft	796	647	....	10	.015	....	....
Totals	$ 16,412,819	$ 14,179,651	$ 8,521,053	$ 11,636,900	.821	.601	
(9163) CONSOLIDATED INSURANCE COMPANY (101) INDIANA GROUP INCORPORATED							
Fire	$ 290	$ 295	$	$	....	....	....
Allied Lines	586	600	....	....	....	....	....
Homeowners Multiple Peril	55,785	38,590	13,966	21,139	.548	.362	....
Commercial Multiple Peril	19,189	14,661	....	953	.065	....	....
Workers Compensation	1,115	1,120	360	433	.387	.321	....
Private Passenger Auto No-Fault (Personal Injury Protection)	53	52	....	2	.038	....	....
Other Private Passenger Auto-Liability	332	328	....	33	.101	....	....
Private Passenger Auto Physical Damage	198	200	233	240	1.200	1.165	....
Commercial Auto Physical Damage	174	166	....	4	.024	....	....
Totals	$ 77,722	$ 56,012	$ 14,559	$ 22,804	.407	.260	
(9165) CONTINENTAL CASUALTY COMPANY (218) CNA INSURANCE GROUP							
Fire	$ 380,360	$ 375,777	$ 112,472	$ −23,615	−.063	.299	.004
Allied Lines	343,422	327,953	93,168	89,276	.272	.284	.006
Homeowners Multiple Peril	−43	−38	269	251	−6.605	−7.079	....
Commercial Multiple Peril	4,708,732	4,852,676	3,695,002	3,621,313	.746	.761	.013
Ocean Marine	141,104	135,912	102,850	78,134	.575	.757	.002
Inland Marine	969,089	694,070	391,093	300,201	.433	.563	.007
Medical Malpractice	4,237,151	2,205,314	143,937	596,261	.270	.065	.062
Earthquake	314	194	....	6	.031	....	....
Group Accident and Health	5,121,842	4,818,876	4,066,760	5,338,130	1.108	.844	.062
Credit Accident and Health (Group and Individual)	....	....	....	−1,976	....	....	....
Collectively Renewable Accident and Health	1,753,491	1,250,522	1,597,956	988,201	.790	1.278	.547
Non-Cancellable Accident and Health	21,590	22,443	2,799	8,891	.396	.125	.015
Guaranteed Renewable Accident and Health	93,872	95,358	78,505	23,207	.243	.823	.004
Non-Renewable Stated Reinsurance Accident and Health	1,932,596	1,982,363	1,583,985	1,528,165	.771	.779	.433
Other Accident Only	80,784	83,349	80,557	44,954	.539	.967	.041
All Other Accident and Health	168,410	171,397	160,128	156,356	.912	.934	.013
Workers Compensation	4,645,674	4,224,951	3,570,476	3,958,351	.937	.845	.009
Other Liability	6,299,156	6,939,471	5,162,724	8,253,295	1.189	.744	.025
Private Passenger Auto No-Fault (Personal Injury Protection)	7,837	7,670	18,016	11,259	1.466	2.346	....
Other Private Passenger Auto-Liability	200,879	176,141	520,134	503,217	2.857	2.953	....
Commercial Auto No-Fault (Personal Injury Protection)	89,024	92,691	55,144	92,218	.995	.595	.004
Other Commercial Auto Liability	2,535,969	2,319,218	2,457,943	3,848,959	1.660	1.060	.011
Private Passenger Auto Physical Damage	40,582	36,174	74,068	79,580	2.200	2.048	....
Commercial Auto Physical Damage	923,769	824,281	536,984	594,123	.721	.651	.009
Aircraft (All Perils)	201,642	201,642	48,252	55,369	.275	.239	.008
Fidelity	4,866	8,130	1,160	−7,868	−.968	.143	....
Surety	346,430	475,890	35,201	62,840	.132	.074	.005
Glass	4,859	4,353	5,069	5,583	1.283	1.164	.006
Burglary and Theft	−2,499	−106	9,336	8,774	−82.774	−88.075	....
Boiler and Machinery	92,583	88,803	74,695	103,140	1.161	.841	.005
Credit	84,447	84,447	15,434	58,602	.694	.183	.017
Totals	$ 35,427,932	$ 32,499,930	$ 24,694,117	$ 30,375,197	.935	.760	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

(1250) CONTINENTAL INSURANCE COMPANY
(048) CONTINENTAL CORPORATION

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 1,168,358	$ 1,167,309	$ 238,506	$ 360,911	.309	.204	.014
Allied Lines	883,402	839,493	188,899	228,984	.273	.225	.017
Farmowners Multiple Peril	27,992	20,371	8,601	10,013	.492	.422	.004
Homeowners Multiple Peril	10,617,038	10,070,481	5,560,435	4,741,699	.471	.552	.020
Commercial Multiple Peril	9,400,771	9,739,021	4,681,157	5,105,475	.524	.481	.026
Ocean Marine	2,574,974	2,011,298	1,506,154	2,146,039	1.067	.749	.048
Inland Marine	2,239,633	2,123,377	1,245,757	1,331,777	.627	.587	.017
Medical Malpractice	26,707	34,763	2,715	−51,012	−1.467	.078	
Earthquake	125	18					
Group Accident and Health	1,278,302	1,176,963	1,976,748	3,252,243	2.763	1.679	.020
Collectively Renewable Accident and Health	−561	231		−241	−1.043		
Guaranteed Renewable Accident and Health		357	326	−40	−.112	.913	
Other Accident Only	71	6,946	13,662	14,356	2.067	1.967	
All Other Accident and Health		246		−152	−.618		
Workers Compensation	4,136,071	4,380,382	2,892,526	2,183,745	.499	.660	.008
Other Liability	1,976,782	1,930,043	1,217,234	−5,524	−.003	.631	.008
Private Passenger Auto No-Fault (Personal Injury Protection)	1,595,597	1,521,733	1,118,871	1,212,653	.797	.735	.007
Other Private Passenger Auto-Liability	11,104,846	10,273,564	5,606,917	6,095,471	.593	.546	.012
Commercial Auto No-Fault (Personal Injury Protection)	91,292	93,204	42,873	55,422	.595	.460	.004
Other Commercial Auto Liability	1,325,969	1,281,994	989,570	1,022,014	.797	.772	.005
Private Passenger Auto Physical Damage	5,459,260	5,005,165	5,150,416	5,363,996	1.072	1.029	.009
Commercial Auto Physical Damage	539,415	495,017	424,843	385,803	.779	.858	.005
Aircraft (All Perils)	184,439	179,828	36,691	38,345	.213	.204	.007
Fidelity	212,629	207,302	199,919	221,990	1.071	.964	.013
Surety	1,172,966	1,213,158	1,760	54,279	.045	.001	.017
Glass	7,932	5,750	1,363	1,458	.254	.237	.009
Burglary and Theft	21,966	22,766	5,643	9,815	.431	.248	.004
Boiler and Machinery	186,515	192,530	68,904	946,306	4.915	.358	.012
Credit	98,070	98,364	58,113	316,339	3.216	.591	.020
Totals	$ 56,330,561	$ 54,091,699	$ 33,238,603	$ 35,042,164	.648	.614	

(9167) CONTINENTAL REINSURANCE CORPORATION
(048) CONTINENTAL GROUP

No Business Written

(9161) CORONET INSURANCE COMPANY

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 532,037	$ 367,142	$ 133,659	$ 393,884	1.073	.364	.002
Other Private Passenger Auto-Liability	3,080,506	2,489,044	529,180	1,472,580	.592	.213	.003
Private Passenger Auto Physical Damage	1,816,542	971,652	488,487	856,986	.882	.503	.003
Totals	$ 5,429,087	$ 3,827,838	$ 1,151,326	$ 2,723,450	.711	.301	

(9708) COTTON STATES MUTUAL INSURANCE COMPANY
(049) COTTON STATES

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 501,575	$ 526,577	$ 209,338	$ 171,296	.324	.396	.006
Allied Insurance	578,446	565,164	172,258	179,575	.318	.305	.011
Farmowners Multiple Peril	910,938	852,680	722,665	573,643	.673	.848	.138
Homeowners Multiple Peril	2,368,767	1,977,350	2,091,365	2,200,991	1.113	1.058	.004
Commercial Multiple Peril	130,830	124,947	30,907	28,470	.228	.247	
Inland Marine	133,331	144,504	83,326	93,378	.646	.577	.001
Workers Compensation	608,951	708,260	601,729	518,718	.732	.850	.001
Other Liability	643,711	736,932	292,826	307,248	.417	.397	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	1,249,367	1,169,774	574,816	687,519	.588	.491	.005
Other Private Passenger Auto-Liability	3,918,817	3,599,312	1,838,184	2,087,220	.580	.511	.004
Commercial Auto No-Fault (Personal Injury Protection)	336,354	338,563	46,269	50,477	.149	.137	.018
Other Commercial Auto Liability	784,863	805,179	569,441	1,223,381	1.519	.707	.003
Private Passenger Auto Physical Damage	2,206,799	1,956,102	1,804,216	1,838,041	.940	.922	.003
Commercial Auto Physical Damage	526,171	547,037	581,960	553,320	1.011	1.064	.005
Fidelity	21,626	22,840	19,636	43,850	1.920	.860	.001
Surety	77,065	194,571	1,271,502	1,271,458	6.535	6.535	.001
Glass	11,376	10,457	5,180	5,405	.517	.495	.014
Burglary and Theft	36,607	36,910	50,752	50,732	1.374	1.375	.007
Mobile Home Multiple Peril	72,072	63,183	35,568	35,686	.565	.563	.002
Totals	$ 15,117,666	$ 14,382,350	$ 11,001,938	$ 11,920,408	.829	.765	

(9168) COVENANT INSURANCE COMPANY
(051) COVENANT

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 400	$ 131	$	$			
Allied Lines	406	148					
Workers Compensation	252,215	133,143	17,851	47,834	.359	.134	
Other Commercial Auto Liability	56	7					
Commercial Auto Physical Damage	212	26					
Totals	$ 253,289	$ 133,455	$ 17,851	$ 47,834	.358	.134	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9720) COVENANT MUTUAL INSURANCE COMPANY (051) COVENANT							
Fire	$ 85,875	$ 81,299	$ 6,707	$ 25,457	.313	.082	.001
Allied Lines	124,763	121,137	23,120	19,549	.161	.191	.002
Homeowners Multiple Peril	1,447,921	1,476,336	570,217	607,084	.411	.386	.002
Commercial Multiple Peril	190,339	504,424	80,268	74,118	.147	.159	....
Inland Marine	13,676	12,764	50,641	47,841	3.748	3.967	....
Workers Compensation	94,282	54,271	13,990	31,020	.572	.258	....
Other Liability	44,065	32,810	63	4,863	.148	.002	....
Private Passenger Auto No-Fault (Personal Injury Protection)	24,443	11,362	....	8,140	.716	....	....
Other Private Passenger Auto-Liability	109,650	51,251	4,088	36,648	.715	.080	....
Commercial Auto No-Fault (Personal Injury Protection)	2,476	1,112	....	....	....	....	....
Other Commercial Auto Liability	33,263	15,733	700	4,400	.280	.044	....
Private Passenger Auto Physical Damage	81,322	23,545	11,017	21,417	.910	.468	....
Commercial Auto Physical Damage	8,275	2,414	7,322	2,022	.838	3.033	....
Totals	$ 2,260,350	$ 2,388,458	$ 768,133	$ 882,559	.370	.322	
(1255) CREDIT GENERAL INSURANCE COMPANY (682) CREDIT LIFE GROUP							
Commercial Auto Physical Damage	$ 19,956	$ 51,557	$ 52,558	$ 49,907	.968	1.019	....
Totals	$ 19,956	$ 51,557	$ 52,558	$ 49,907	.968	1.019	
(9170) CRITERION INSURANCE COMPANY (081) GOVERNMENT EMPLOYEES							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 1,604,095	$ 1,481,074	$ 1,296,357	$ 1,090,287	.736	.875	.007
Other Private Passenger Auto-Liability	4,641,302	5,002,936	4,072,285	4,296,767	.859	.814	.005
Commercial Auto No-Fault (Personal Injury Protection)	7,278	6,114	1,175	18	.003	.192	....
Other Commercial Auto Liability	22,660	21,890	9,117	7,206	.329	.416	....
Private Passenger Auto Physical Damage	3,970,534	3,953,799	2,710,098	2,594,558	.656	.685	.006
Commercial Auto Physical Damage	14,462	13,280	5,710	1,516	.114	.430	....
Mobile Home Physical Damage	625	622	426	407	.654	.685	....
Totals	$ 10,260,956	$ 10,479,715	$ 8,095,168	$ 7,990,757	.762	.772	
(9172) CUMIS INSURANCE SOCIETY, INCORPORATED (306) CUNA MUTUAL INSURANCE GROUP							
Fire	$ 2,810	$ 2,428	$ 1,745	$ 1,967	.810	.719	....
Allied Lines	7,044	6,881	446	−204	−.030	.065	....
Homeowners Multiple Peril	35,212	29,478	19,169	22,443	.761	.650	....
Commercial Multiple Peril	475,422	490,059	240,666	196,414	.401	.491	.001
Group Accident and Health	16,608	16,833	410	514	.031	.024	....
Workers Compensation	106,252	96,546	23,388	28,779	.298	.242	....
Other Liability	653	563	84,883	26,301	46.716	150.769	....
Private Passenger Auto No-Fault (Personal Injury Protection)	121,397	111,915	76,126	123,643	1.105	.680	....
Other Private Passenger Auto-Liability	689,515	642,142	427,885	599,807	.934	.666	....
Commercial Auto No-Fault (Personal Injury Protection)	−1,930	−1,826	−1,689	−1,689	.925	.925	....
Other Commercial Auto Liability	17,662	16,512	2,520	226	.014	.153	....
Private Passenger Auto Physical Damage	371,548	332,016	242,001	258,266	.778	.729	....
Commercial Auto Physical Damage	22,405	20,559	4,435	7,855	.382	.216	....
Fidelity	1,146,980	1,038,087	1,071,699	512,180	.493	1.032	.071
Surety	2,707	2,676	....	327	.122	....	....
Credit	51	59	....	20	.339	....	....
Totals	$ 3,014,336	$ 2,804,928	$ 2,193,684	$ 1,776,849	.633	.782	
(9174) DAIRYLAND INSURANCE COMPANY (169) SENTRY INSURANCE							
Homeowners Multiple Peril	$ 215,739	$ 105,080	$ 3,549	$ 6,081	.058	.034	....
Commercial Multiple Peril	30,777	10,972	....	....	....	....	....
Inland Marine	....	....	27,000	27,000	....	....	....
Other Liability	38,631	14,378	−397	−397	−.028	−.028	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,129,069	2,059,993	1,098,986	1,560,265	.757	.533	.010
Other Private Passenger Auto-Liability	6,417,433	6,244,991	3,356,226	5,954,422	.953	.537	.007
Other Commercial Auto Liability	1,002,315	653,871	159,419	708,583	1.084	.244	.004
Private Passenger Auto Physical Damage	3,555,276	3,458,363	3,086,948	3,314,557	.958	.893	.005
Commercial Auto Physical Damage	158,603	100,558	67,694	155,298	1.544	.673	.001
Totals	$ 13,547,843	$ 12,648,206	$ 7,799,425	$ 11,725,802	.927	.617	
(9169) DELTA SERVICE PLANS INSURANCE COMPANY							
Group Accident and Health	$ 1,192,883	$ 1,225,200	$ 959,850	$ 1,033,350	.843	.783	.019
Totals	$ 1,192,883	$ 1,225,200	$ 959,850	$ 1,033,350	.843	.783	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1253) DEPENDABLE INSURANCE COMPANY (293) DEPENDABLE INSURANCE GROUP							
Fire	$ 3,042	$ 5,583	$	$	....	....	....
Allied Lines	163,700	163,700	14,971	14,971	.091	.091	.003
Homeowners Multiple Peril	4,854	1,124	....	....	....	....	....
Commercial Multiple Peril	20,710	10,738	624	624	.058	.058	....
Inland Marine	4,696,308	5,151,358	2,417,088	2,413,765	.469	.469	.035
Other Liability	1,549	1,127	....	−40	−.035	....	....
Private Passenger Auto Physical Damage	−221,556	−152,345	−205,837	−241,335	1.584	1.351	....
Surety	137,032	118,583	10,331	45,991	.388	.087	.002
Bail Bonds	1,414,162	1,496,026	....	....	....	....	.119
Mobile Home Multiple Peril	5,704,804	6,015,928	1,912,727	1,927,029	.320	.318	.181
Totals	$ 11,924,605	$ 12,811,822	$ 4,149,904	$ 4,161,005	.325	.324	
(9173) DISTRICT-REALTY TITLE INSURANCE COMPANY (638) INDUSTRIAL VALLEY							
No Business Written							
(9166) DIXIE,INSURANCE COMPANY (084) AMERICAN FINANCIAL CORPORATION							
Homeowners Multiple Peril	$ 388,260	$ 571,801	$ 246,803	$ 232,778	.407	.432	....
Inland Marine	10,674	13,277	5,497	419	.032	.414	....
Private Passenger Auto No-Fault (Personal Injury Protection)	6,290,319	6,085,264	5,646,486	5,102,292	.838	.928	.029
Other Private Passenger Auto-Liability	19,264,036	21,349,968	16,569,888	19,775,507	.926	.776	.021
Private Passenger Auto Physical Damage	11,199,913	11,037,485	9,016,423	8,869,661	.804	.817	.018
Mobile Home Multiple Peril	102,868	164,954	36,828	33,762	.205	.223	.003
Totals	$ 37,256,070	$ 39,222,749	$ 31,521,925	$ 34,014,417	.867	.804	
(9177) DORINCO REINSURANCE COMPANY							
Commercial Multiple Peril	$ 771	$ 787	$	$	....	....	....
Totals	$ 771	$ 787	$	$	....	....	....
(9175) EAGLE STAR INSURANCE COMPANY OF AMERICA							
Fire	$ 1,603	$ 1,957	$	$ 2,400	1.226	....	....
Allied Lines	1,932	1,330	....	26,000	19.549	....	....
Homeowners Multiple Peril	4,521	4,633	870	770	.166	.188	....
Commercial Multiple Peril	59,572	51,498	1,813	13,345	.259	.035	....
Ocean Marine	73,547	85,191	46,540	45,501	.534	.546	.001
Inland Marine	91,948	98,466	25,586	33,405	.339	.260	....
Workers Compensation	25,448	12,999	....	....	....	....	....
Other Liability	2,680	1,749	10,682	26,391	15.089	6.107	....
Private Passenger Auto No-Fault (Personal Injury Protection)	15	15	....	....	....	....	....
Other Private Passenger Auto-Liability	321	291	....	200	.687	....	....
Commercial Auto No-Fault (Personal Injury Protection)	249	140	....	100	.714	....	....
Other Commercial Auto Liability	6,023	2,737	....	600	.219	....	....
Private Passenger Auto Physical Damage	246	223	....	....	....	....	....
Commercial Auto Physical Damage	3,191	1,409	....	....	....	....	....
Burglary and Theft	....	2	....	....	....	....	....
Totals	$ 271,296	$ 262,640	$ 85,491	$ 148,712	.566	.326	
(9176) ELECTRIC INSURANCE COMPANY (057) ELECTRIC MUTUAL							
Fire	$ 2,331	$ 2,086	$	$	....	....	....
Allied Lines	1,650	1,363	41	41	.030	.030	....
Homeowners Multiple Peril	61,263	56,563	18,836	22,799	.403	.333	....
Ocean Marine	2,643	2,592	1,310	1,310	.505	.505	....
Inland Marine	5,258	4,703	3,461	3,461	.736	.736	....
Other Liability	13,733	13,343	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	78,450	79,847	55,741	84,101	1.053	.698	....
Other Private Passenger Auto-Liability	393,254	392,177	335,492	445,189	1.135	.855	....
Private Passenger Auto Physical Damage	155,982	151,111	178,143	187,536	1.241	1.168	....
Totals	$ 714,564	$ 703,785	$ 591,024	$ 744,437	1.058	.840	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9710) ELECTRIC MUTUAL LIABILITY INSURANCE COMPANY (057) ELECTRIC MUTUAL							
Allied Lines	$ 7,235	$ 7,236	$ 1,250	$ 1,250	.173	.173	....
Workers Compensation	1,363,308	1,363,308	776,429	1,020,508	.749	.570	.002
Other Liability	9,059	9,272	12,527	69,869	7.535	1.351	....
Commercial Auto No-Fault (Personal Injury Protection)	29,876	31,382	3,074	−1,249	−.040	.098	.001
Other Commercial Auto Liability	730,261	733,200	118,770	391,128	.533	.162	.003
Commercial Auto Physical Damage	1,629	1,352	5	2	.001	.004	....
Totals	$ 2,141,368	$ 2,145,750	$ 912,055	$ 1,481,508	.690	.425	
(1270) EMMCO INSURANCE COMPANY (156) GULF AND WESTERN							
Fire	$ 103,826	$ 11,227	$	$ 3,432	.306	....	.001
Allied Lines	69,207	7,486	....	2,934	.392	....	.001
Ocean Marine	....	....	1,694	1,203	....	....	....
Inland Marine	792,267	701,083	94,033	110,840	.158	.134	.006
Private Passenger Auto Physical Damage	5,325	28,659	31,019	29,002	1.012	1.082	....
Commercial Auto Physical Damage	235,265	98,591	186,642	213,571	2.166	1.893	.002
Credit	331,182	409,979	114,714	108,692	.265	.280	.067
Totals	$ 1,537,072	$ 1,257,025	$ 428,102	$ 469,674	.374	.341	
(9180) EMPIRE FIRE AND MARINE INSURANCE COMPANY (212) ZURICH-AMERICAN INSURANCE COMPANIES							
Fire	$	$	$	$ −28	....	....	....
Allied Lines	....	....	....	−1	....	....	....
Commercial Multiple Peril	198,198	341,237	691,353	730,482	2.141	2.026	....
Inland Marine	8,858	6,502	632	1,006	.155	.097	....
Medical Malpractice	46,480	45,296	600	163,865	3.618	.013	....
Workers Compensation	485,986	253,201	95,532	206,811	.817	.377	....
Other Liability	397,665	424,721	479,294	196,064	.462	1.128	.001
Commercial Auto No-Fault (Personal Injury Protection)	188,330	237,329	22,923	41,618	.175	.097	.010
Other Commercial Auto Liability	2,504,762	2,539,507	1,915,406	2,267,375	.893	.754	.011
Commercial Auto Physical Damage	129,680	86,171	51,552	57,542	.668	.598	.001
Surety	1,240	542	....	133	.245	....	....
Totals	$ 3,961,208	$ 3,934,506	$ 3,257,292	$ 3,664,867	.931	.828	
(9178) EMPLOYERS CASUALTY COMPANY (061) EMPLOYERS CASUALTY CORPORATION							
Workers Compensation	$ 722,159	$ 727,285	$ 334,227	$ 280,826	.386	.460	.001
Other Liability	208,887	206,680	86,659	91,659	.443	.419	....
Commercial Auto No-Fault (Personal Injury Protection)	805	759	....	....	....	....	....
Other Commercial Auto Liability	40,434	37,226	5,739	2,089	.056	.154	....
Commercial Auto Physical Damage	5,278	3,531	−2,345	1,224	.347	−.664	....
Aircraft (All Perils)	167,411	214,889	157,414	87,651	.408	.733	.007
Totals	$ 1,144,974	1,190,370	581,694	463,449	.389	.489	
(9715) EMPLOYERS INSURANCE OF WAUSAU A MUTUAL (063) EMPLOYERS INSURANCE OF WAUSAU							
Fire	$ [illegible],496	$ 53,644	$ 12,460	$ 5,757	.107	.232	....
Allied Lines	68,220	69,370	6,729	12,721	.183	.097	.001
Homeowners Multiple Peril	129,502	114,112	35,450	41,778	.366	.311	....
Commercial Multiple Peril	1,547,877	1,591,089	487,174	401,504	.252	.306	.004
Ocean Marine	2,922,421	2,836,394	2,242,892	2,881,707	1.016	.791	.055
Inland Marine	168,504	189,207	277,186	418,050	2.209	1.465	.001
Earthquake	36	23	....	....	....	....	....
Group Accident and Health	1,037,394	1,037,636	1,752,112	1,810,050	1.744	1.689	.016
Workers Compensation	10,622,566	11,429,521	8,748,150	8,296,356	.726	.765	.021
Other Liability	2,892,979	3,119,025	1,269,288	1,924,131	.617	.407	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	5,359	4,868	−1,842	−2,521	−.518	−.378	....
Other Private Passenger Auto-Liability	697,602	729,827	785,681	710,954	.974	1.077	....
Commercial Auto No-Fault (Personal Injury Protection)	462,755	399,918	12,916	13,114	.033	.032	.025
Other Commercial Auto Liability	1,873,114	1,865,180	3,111,583	3,911,397	2.097	1.668	.008
Private Passenger Auto Physical Damage	174,667	165,462	206,142	204,868	1.238	1.246	....
Commercial Auto Physical Damage	598,776	562,361	591,539	487,389	.867	1.052	.005
Aircraft (All Perils)	44,858	44,858	6,910	14,747	.329	.154	.001
Fidelity	954,602	1,449,803	507,848	−61,072	−.042	.350	.059
Surety	392,457	403,803	12,063	35,841	.089	.030	.005
Glass	1,020	863	2,033	2,033	2.356	2.356	.001
Burglary and Theft	95,103	122,191	19,078	25,615	.210	.156	.019
Boiler and Machinery	381	5,656	....	....	....	....	....
Credit	42,941	25,441	8,936	30,136	1.185	.351	.008
Totals	$ 24,786,630	$ 26,220,252	$ 20,094,308	$ 21,164,535	.807	.766	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9712) EMPLOYERS MUTUAL CASUALTY COMPANY (062) EMPLOYERS MUTUAL							
Homeowners Multiple Peril	$ 379	$ 671	$	$ −18	−.027		
Ocean Marine	450	12,099		−46,070	−3.808		
Inland Marine	26,132	24,500		6,855	.280		
Workers Compensation	161,081	161,036	89,832	114,557	.711	.558	
Other Liability	34,982	37,534	72,894	30,235	.806	1.942	
Private Passenger Auto No-Fault (Personal Injury Protection)	600	600		48	.080		
Other Private Passenger Auto Liability	4,583	5,035		198	.039		
Commercial Auto No-Fault (Personal Injury Protection)	1,403	2,265		−150	−.066		
Other Commercial Auto Liability	23,741	27,811	19,138	6,553	.236	.688	
Private Passenger Auto Physical Damage	2,340	2,618		27	.010		
Commercial Auto Physical Damage	6,676	8,014	4,284	1,915	.239	.535	
Surety	12,473	10,360		956	.092		
Totals	$ 274,840	$ 292,543	$ 186,148	$ 115,106	.393	.636	
(9190) EMPLOYERS REINSURANCE CORPORATION (327) EMPLOYERS REINSURANCE CORPORATION							
Group Accident and Health	$ 483,059	$ 445,125	$ 547,111	$ 647,297	1.454	1.229	.007
Workers Compensation	1,783,811	2,013,869	446,514	1,590,621	.790	.222	.003
Other Liability	214,030	218,451	413,809	−75,142	−.344	1.894	
Other Commercial Auto Liability			75,000	209,368			
Totals	$ 2,480,900	$ 2,677,445	$ 1,482,434	$ 2,372,144	.886	.554	
(1280) EMPLOYERS' FIRE INSURANCE COMPANY (044) COMMERCIAL UNION							
Fire	$ 20,267	$ 18,176	$ 363	$ 36,394	2.002	.020	
Allied Lines	16,494	15,670	1,321	1,933	.123	.084	
Homeowners Multiple Peril	64,990	62,252	62,078	32,239	.518	.997	
Commercial Multiple Peril	54,457	41,783	8,232	22,172	.531	.197	
Inland Marine	10,094	8,678		277	.032		
Workers Compensation	3,051,577	2,990,258	1,101,340	1,346,534	.450	.368	.006
Other Liability	7,368	6,396	268,608	28,455	4.449	41.996	
Private Passenger Auto No-Fault (Personal Injury Protection)	76,592	105,515	49,003	37,594	.356	.464	
Other Private Passenger Auto-Liability	296,597	405,078	386,422	364,613	.900	.954	
Commercial Auto No-Fault (Personal Injury Protection)	1,403	1,325	16	464	.350	.012	
Other Commercial Auto Liability	37,135	42,353	21,146	57,164	1.350	.499	
Private Passenger Auto Physical Damage	163,760	210,475	159,266	165,139	.785	.757	
Commercial Auto Physical Damage	20,991	19,687	10,276	10,822	.550	.522	
Surety	128	116		−402	−3.466		
Totals	$ 3,821,853	$ 3,927,762	$ 2,068,071	$ 2,103,398	.536	.527	
(3090) ENNIA GENERAL INSURANCE COMPANY							
Ocean Marine	$ 8,732,029	$ 7,334,904	$ 2,627,763	$ 15,619,866	2.130	.358	.165
Totals	$ 8,732,029	$ 7,334,904	$ 2,627,763	$ 15,619,866	2.130	.358	
(9192) ENTERPRISE INSURANCE COMPANY (133) MISSION EQUITIES							
Workers Compensation	$ 107,506	$ 77,137	$ 2,817	$ 76,652	.994	.037	
Other Commercial Auto Liability	344	355		65	.183		
Commercial Auto Physical Damage	96	83		23	.277		
Totals	$ 107,946	$ 77,575	$ 2,817	$ 76,740	.989	.036	
(1287) EQUITABLE FIRE INSURANCE COMPANY (046) CONTINENTAL CORPORATION							
No Business Written							
(9193) EXCALIBUR INSURANCE COMPANY							
Workers Compensation	$ 251,909	$ 140,654	$ 20,877	$ 116,211	.826	.148	
Other Liability	12,272	6,718		1,012	.151		
Commercial Auto No-Fault (Personal Injury Protection)	11,645	7,417	910	910	.123	.123	
Other Commercial Auto Liability	644,796	366,188	30,503	88,036	.240	.083	.002
Commercial Auto Physical Damage	85,141	48,212	17,764	28,091	.583	.368	
Totals	$ 1,005,763	$ 569,189	$ 70,0[illegible]	$ 234,260	.412	.123	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9195) EXCEL INSURANCE COMPANY (156) GULF AND WESTERN							
Inland Marine	$ 745	$ 3,123	$ 1,420	$ 1,420	.455	.455	....
Other Liability	532	589	....	....	....	....	....
Private Passenger Auto Physical Damage	113,602	87,854	32,051	36,082	.411	.365	....
Commercial Auto Physical Damage	145,993	163,137	152,453	141,126	.771	.832	.001
Burglary and Theft	....	5	....	....	....	....	....
Credit	−44,325	−8,991	68,194	68,194	−7.585	−7.585	−.009
Mobile Home Multiple Peril	499,787	658,410	406,342	374,484	.569	.617	.015
Mobile Home Physical Damage	85,865	80,271	19,011	51,448	.641	.237	.002
Totals	$ 802,199	$ 1,004,398	$ 679,471	$ 672,754	.670	.676	
(9196) EXCELSIOR INSURANCE COMPANY							
Fire	$ 308,762	$ 315,115	$ 145,107	$ 119,678	.380	.460	.003
Allied Lines	215,212	205,678	67,051	70,933	.345	.326	.004
Homeowners Multiple Peril	1,941,473	1,755,925	1,169,368	1,372,678	.782	.666	.003
Commercial Multiple Peril	1,403,660	1,347,650	1,028,109	859,694	.638	.763	.003
Ocean Marine	90,245	97,493	69,972	69,453	.712	.718	.001
Inland Marine	386,466	379,800	231,844	241,211	.635	.610	.002
Earthquake	28	1	....	....	....	....	....
Workers Compensation	398,264	415,491	276,196	374,656	.902	.665	....
Other Liability	231,462	223,519	125,731	112,061	.501	.563	....
Other Commercial Auto Liability	17,319	5,911	3,592	6,391	1.081	.608	....
Commercial Auto Physical Damage	6,567	2,340	....	....	....	....	....
Surety	....	446	−3,062	−3,062	−6.865	−6.865	....
Glass	1,034	1,276	....	....	....	....	.001
Burglary and Theft	872	1,090	....	....	....	....	....
Totals	$ 5,001,364	$ 4,751,735	$ 3,113,910	$ 3,223,693	.678	.655	
(1293) EXCESS AND TREATY REINSURANCE CORPORATION							
No Business Written							
(4145) FARMERS INSURANCE EXCHANGE (069) FARMERS INSURANCE GROUP							
No Business Written							
(2230) FARMERS' RELIANCE INSURANCE COMPANY (848) FARMERS' RELIANCE							
Fire	$ 132,963	$ 129,546	$ 27,426	$ 27,426	.212	.212	.001
Allied Lines	166,908	161,679	15,299	14,599	.090	.095	.003
Farmowners Multiple Peril	19,755	6,931	....	3,750	.541	....	.002
Homeowners Multiple Peril	3,207,042	3,098,480	1,483,293	1,579,790	.510	.479	.006
Commercial Mulitple Peril	3,025,123	3,143,812	1,700,259	1,562,341	.497	.541	.006
Inland Marine	83,576	34,615	16,368	19,798	.572	.473	....
Other Liability	170,878	169,852	....	3,600	.021	....	....
Glass	6,049	4,519	1,290	1,290	.285	.285	.007
Burglary and Theft	2,275	1,654	....	2,000	1.209	....	....
Totals	$ 6,814,569	$ 6,751,088	$ 3,243,935	$ 3,214,594	.476	.481	
(1295) FEDERAL INSURANCE COMPANY (038) CHUBB AND SON INCORPORATED							
Fire	$ 403,648	$ 389,193	$ 83,216	$ 99,210	.269	.225	.004
Allied Lines	369,730	373,618	99,269	95,146	.255	.266	.007
Homeowners Multiple Peril	7,499,787	6,646,510	1,608,449	1,980,869	.298	.242	.014
Commercial Multiple Peril	7,846,032	7,896,657	3,987,797	5,338,009	.676	505	.021
Ocean Marine	2,112,782	2,062,757	736,863	330,233	.306	.357	.039
Inland Marine	3,697,541	3,559,027	2,235,852	1,578,261	.443	.628	.026
Medical Malpractice	1,840,561	1,628,870	2,326,526	5,461,270	3.353	1.428	.026
Earthquake	4,088	2,252	....	71	.032	....	.009
Group Accident and Health	469,458	444,228	97,707	83,725	.188	.220	.007
Other Accident Only	15,001	12,897	....	369	.029	....	.007
Workers Compensation	2,692,968	3,417,543	2,382,092	3,950,793	1.156	.697	.005
Other Liability	3,865,626	3,096,555	531,398	2,315,878	.748	.172	.015
Private Passenger Auto No-Fault (Personal Injury Protection)	199,902	194,046	66,362	147,625	.761	.342	....
Other Private Passenger Auto-Liability	1,213,352	1,163,199	461,902	658,722	.566	.397	.001
Commercial Auto No-Fault (Personal Injury Protection)	108,682	116,817	16,386	37,307	.319	.140	.006
Other Commercial Auto Liability	1,902,053	1,982,431	3,212,794	2,264,579	1.142	1.621	.008
Private Passenger Auto Physical Damage	893,925	789,178	450,112	434,502	.551	.570	.001
Commercial Auto Physical Damage	926,191	879,017	421,685	419,577	.477	.480	.009
Aircraft (All Perils)	2,688,139	2,194,257	365,408	1,378,304	.628	.167	.112
Fidelity	3,291,101	2,356,794	1,218,120	1,341,689	.569	.517	.203
Surety	2,577,538	3,084,644	718,858	17,727	.006	.233	.037
Burglary and Theft	1,075,507	863,981	152,838	188,827	.219	.177	.217
Boiler and Machinery	305,429	308,071	70,964	12,208	.040	.230	.019
Credit	89,249	66,740	52,095	110,509	1.656	.781	.018
Totals	$ 46,087,930	$ 43,511,280	$ 21,296,680	$ 28,545,406	.656	.489	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(2196) FEDERAL KEMPER INSURANCE COMPANY **(108) KEMPER INSURANCE COMPANY GROUP**							
No Business Written							
(9702) FEDERATED GUARANTY INSURANCE COMPANY **(005) ALABAMA FARM GROUP**							
Commercial Auto No-Fault (Personal Injury Protection)	$	$	$ -50	$ -50	....	....	....
Totals	$	$	$ -50	-50	....	....	
(2612) FEDERATED MUTUAL INSURANCE COMPANY **(007) FEDERATED MUTUAL**							
Fire	$ 186,555	$ 172,847	$ 213,637	$ 225,290	1.303	1.236	.002
Allied Lines	139,885	127,777	70,672	111,857	.875	.553	.002
Homeowners Multiple Peril	427,385	412,463	259,109	345,395	.837	.628	....
Commercial Multiple Peril	363,926	336,043	212,737	180,133	.536	.633	.001
Inland Marine	256,873	234,505	103,894	106,273	.453	.443	.001
Earthquake	57	96	....	....	....	....	....
Group Accident and Health	2,321,158	2,271,674	2,374,218	2,503,784	1.102	1.045	.037
Workers Compensation	992,967	1,135,881	865,187	1,377,864	1.213	.762	.001
Other Liability	740,377	700,188	759,562	1,454,534	2.077	1.085	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	103,882	107,591	75,762	62,541	.581	.704	....
Other Private Passenger Auto-Liability	606,700	603,479	650,675	635,452	1.053	1.078	....
Commercial Auto No-Fault (Personal Injury Protection)	51,122	57,810	25,290	13,517	.234	.437	.002
Other Commercial Auto Liability	882,743	875,483	1,066,381	372,294	.425	1.218	.003
Private Passenger Auto Physical Damage	309,622	301,579	264,200	264,829	.878	.876	....
Commercial Auto Physical Damage	564,281	564,294	318,209	316,212	.560	.564	.005
Fidelity	21,622	24,239	6,851	20,160	.832	.283	.001
Surety	31,562	32,093	4,362	41,122	1.281	.136	....
Glass	12,020	9,252	11,818	12,230	1.322	1.277	.015
Burglary and Theft	41,839	36,786	28,907	30,397	.826	.786	.008
Boiler and Machinery	20	463	....	....	....	....	....
Totals	$ 8,076,596	$ 8,004,543	$ 7,311,471	$ 8,073,884	1.009	.913	
(9205) FIDELITY & CASUALTY COMPANY OF NEW YORK **(048) CONTINENTAL CORPORATION**							
Fire	$ 294,317	$ 325,922	$ 116,971	$ 184,443	.566	.359	.003
Allied Lines	142,205	157,938	25,448	38,522	.244	.161	.002
Farmowners Multiple Peril	7,594	4,976	421	-9,400	-1.889	.085	.001
Homeowners Multiple Peril	2,064,807	1,935,340	1,329,823	1,251,715	.647	.687	.004
Commercial Multiple Peril	1,923,174	1,739,752	704,742	722,514	.415	.405	.005
Ocean Marine	714,525	678,222	867,056	1,255,484	1.851	1.278	.013
Inland Marine	4'3,974	363,566	231,597	191,426	.527	.637	.003
Medical Malpractice	4,091	2,902	89,000	14,000	4.824	30.669	....
Earthquake	39	-28	....	....	....	....	....
Group Accident and Health	11,321	13,853	3,662	1,029	.074	.264	....
Guaranteed Renewable Accident and Health	....	135	....	-52	-.385	....	....
Other Accident Only	17,864	20,158	136	121	.006	.007	.009
All Other Accident and Health	....	106	2,742	2,675	25.236	25.868	....
Workers Compensation	6,292,511	6,020,233	6,069,177	5,398,894	.897	1.008	.012
Other Liability	947,363	814,014	486,406	413,239	.508	.598	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	-217,040	-138,749	154,126	-169,596	1.222	-1.111	-.001
Other Private Passenger Auto-Liability	906,253	994,172	1,977,861	1,286,177	1.294	1.989	.001
Commercial Auto No-Fault (Personal Injury Protection)	331,059	316,267	42,313	128,466	.406	.134	.018
Other Commercial Auto Liability	1,455,390	1,406,526	1,116,799	1,330,277	.946	.794	.006
Private Passenger Auto Physical Damage	1,037,373	1,057,329	567,128	335,900	.318	.536	.001
Commercial Auto Physical Damage	196,723	216,437	196,721	193,776	.895	.909	.001
Aircraft (All Perils)	12,333	11,975	74,206	-117,168	-9.784	6.197	....
Fidelity	58,212	97,377	185,491	68,855	.707	1.905	.003
Surety	97,070	101,203	1,686	-6,930	-.068	.017	.001
Glass	1,790	2,010	611	561	.279	.304	.002
Burglary and Theft	6,162	7,885	350	433	.055	.044	.001
Boiler and Machinery	26,981	25,486	379	-714	-.028	.015	.001
Totals	$ 16,776,091	$ 16,175,011	$ 14,244,852	$ 12,514,651	.774	.881	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9212) FIDELITY & DEPCSIT COMPANY OF MARYLAND (819) FIDELITY & DEPOSIT GROUP							
Fire	$ 2,220	$ 1,662	$	$ 239	.144	....	....
Allied Lines	45,986	45,537	15,036	34,962	.768	.330	....
Commercial Multiple Peril	682,838	782,242	368,447	481,968	.616	.471	.001
Inland Marine	22,038	26,540	....	-394	-.015	....	....
Earthquake	22,783	9,354	....	....	....	....	.051
Workers Compensation	184,861	243,232	167,649	120,709	.496	.689	....
Other Liability	250,238	195,070	....	-2,163	-.011	....	.001
Commercial Auto No-Fault (Personal Injury Protection)	383	2,370	....	955	.403	....	....
Other Commercial Auto Liability	118,430	154,654	124,796	131,507	.850	.807	....
Commercial Auto Physical Damage	90,970	100,908	50,662	60,255	.597	.502	....
Fidelity	1,410,889	1,875,819	1,607,485	1,056,746	.563	.857	.087
Surety	4,624,156	4,581,068	-343,645	-514,170	-.112	-.075	.067
Burglary and Theft	510,030	479,280	90,315	83,445	.174	.188	.103
Totals	$ 7,965,802	$ 8,497,736	$ 2,080,745	$ 1,454,059	.171	.245	
(9213) FIDELITY & GUARANTY INSURANCE COMPANY (196) U.S. FIDELITY & GUARANTY COMPANY							
Homeowners Multiple Peril	$ 988,722	$ 744,919	$ 736,121	738,277	.991	.988	.001
Inland Marine	148,546	110,273	32,803	245,638	2.228	.297	.001
Earthquake	162	150	....	....	....	....	....
Workers Compensation	650,362	226,378	11,155	51,448	.227	.049	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	123,687	94,339	76,048	93,805	.994	.806	....
Other Private Passenger Auto-Liability	554,340	448,549	371,092	407,283	.908	.827	....
Private Passenger Auto Physical Damage	381,520	306,081	270,577	294,581	.962	.884	....
Totals	$ 2,847,339	$ 1,930,689	$ 1,497,796	$ 1,831,032	.948	.776	
(1302) FIDELITY & GUARANTY INSURANCE UNDERWRITERS (196) U.S. FIDELITY & GUARANTY COMPANY							
Fire	$ 33,990	$ 31,341	$	$ 565	.018	....	....
Allied Lines	17,028	14,618	317	-494	-.034	.022	....
Commercial Multiple Peril	1,577,007	1,225,666	232,095	541,795	.442	.189	.004
Ocean Marine	-528	207	....	-100	-.483	....	....
Inland Marine	99,054	67,496	2,988	5,616	.083	.044	....
Workers Compensation	3,991,904	4,232,413	5,819,752	7,438,919	1.758	1.375	.007
Other Liability	117,189	102,128	2,934	15,734	.154	.029	....
Private Passenger Auto No-Fault (Personal Injury Protection)	26	-248	....	....	....	....	....
Other Private Passenger Auto-Liability	-4	519	7,746	7,596	14.636	14.925	....
Commercial Auto No-Fault (Personal Injury Protection)	....	124	....	....	....	....	....
Other Commercial Auto Liability	....	987	....	-400	-.405	....	....
Private Passenger Auto Physical Damage	-9	1	1,139	8,439	439.000	139.000	....
Commercial Auto Physical Damage	....	93	....	....	....	....	....
Fidelity	-462	-254	....	-100	.394	....	....
Surety	31,766	8,929	....	700	.078	....	....
Burglary and Theft	456	3,027	....	100	.033	....	....
Industrial Fire	946	872	....	35	.040	....	....
Industrial Extended Coverage	321	275	....	11	.040	....	....
Totals	$ 5,868,684	$ 5,688,194	$ 6,066,971	$ 8,018,416	1.410	1.067	
(9214) FIDELITY SOUTHERN INSURANCE COMPANY (011) AMERICAN GENERAL GROUP							
Fire	$ 33,374	$ 25,878	$ 250	$ 7,920	.306	.010	....
Allied Lines	80,476	61,313	4,322	4,909	.080	.070	.001
Homeowners Multiple Peril	2,724,597	2,462,598	990,617	1,267,350	.515	.402	.005
Inland Marine	56,693	47,589	32,142	32,951	.693	.676	....
Other Liability	1,686	1,190	....	22	.018	....	....
Totals	$ 2,890,826	$ 2,598,548	$ 1,027,331	1,313,152	.505	.395	
(9217) FINANCIAL INDEMNITY COMPANY (215) TELEDYNE GROUP							
Surety	$	$	$ 57,635	$ 11,173	....	....	....
Totals	$	$	$ 57,635	11,173	....	....	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1312) FIRE & CASUALTY INSURANCE COMPANY OF CONNECTICUT (326) ORION CAPITAL CORPORATION							
Fire	$ 9,111	$ 6,323	$	$ 154	.024	....	....
Allied Lines	2,216	2,666	....	−13	−.005	....	....
Homeowners Multiple Peril	310,973	224,330	206,266	196,986	.878	.919	....
Commercial Multiple Peril	1,081,893	771,971	860,169	832,502	1.078	1.114	.003
Inland Marine	11,711	6,975	6,436	6,805	.976	.923	....
Workers Compensation	92,173	46,087	10,849	74,218	1.610	.235	....
Other Liability	17	−75	....	−129	1.720	....	....
Commercial Auto No-Fault (Personal Injury Protection)	4	1,361	641	878	.645	.471	....
Other Commercial Auto Liability	−42	7,574	10,469	8,358	1.104	1.382	....
Commercial Auto Physical Damage	361	9,158	2,326	1,943	.212	.254	....
Glass	−86	−43	....	−13	.302	....	....
Burglary and Theft	−92	−46	....	−16	.348	....	....
Totals	$ 1,508,239	$ 1,076,281	$ 1,097,156	$ 1,121,673	1.042	1.019	
(1314) FIRE INSURANCE COMPANY OF QUAKER CITY (215) TELEDYNE GROUP							
Fire	$ 1,698,975	$ 1,723,143	$ 938,733	$ 910,672	.528	.545	.020
Allied Lines	709,894	713,428	23,084	25,141	.035	.032	.013
Totals	$ 2,408,869	$ 2,436,571	$ 961,817	$ 935,813	.384	.395	
(4150) FIRE INSURANCE EXCHANGE (069) FARMERS INSURANCE GROUP							
No Business Written							
(1316) FIREMAN'S FUND INSURANCE COMPANY (076) FIREMANS FUND							
Fire	$ 1,043,290	$ 1,101,995	$ 850,032	$ 757,456	.687	.771	.012
Allied Lines	776,964	765,806	337,961	323,738	.423	.441	.015
Farmowners Multiple Peril	407	709	....	93	.131	....	....
Homeowners Multiple Peril	3,060,462	3,037,440	1,609,629	1,541,230	.507	.530	.006
Commercial Multiple Peril	7,231,596	6,755,139	5,002,241	4,264,783	.631	.741	.020
Ocean Marine	1,177,076	1,087,733	1,167,029	633,070	.582	1.073	.022
Inland Marine	1,840,265	1,690,734	1,179,584	1,259,360	.745	.698	.014
Medical Malpractice	25,000	11,519	....	6,416	.557	....	....
Earthquake	4,602	3,426	....	160	.047	....	.010
Group Accident and Health	171,010	167,669	868,669	−647,598	−3.862	5.181	.002
Guaranteed Renewable Accident and Health	10,917	9,984	44,523	45,790	4.586	4.459	....
Other Accident Only	1,969	2,310	....	209	.090	....	.001
All Other Accident and Health	1,093	1,073	2,721	2,965	2.763	2.536	....
Workers Compensation	1,935,067	1,118,622	303,979	671,624	.600	.272	.003
Other Liability	1,884,340	1,802,287	578,207	1,219,055	.676	.321	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	351,233	358,037	288,848	293,797	.821	.807	.001
Other Private Passenger Auto-Liability	1,680,463	1,675,473	1,867,112	1,901,731	1.135	1.114	.001
Commercial Auto No-Fault (Personal Injury Protection)	165,272	191,906	78,167	103,573	.540	.407	.009
Other Commercial Auto Liability	1,734,114	1,779,725	1,694,574	876,236	.492	.952	.007
Private Passenger Auto Physical Damage	1,197,863	1,128,306	783,768	768,958	.682	.695	.001
Commercial Auto Physical Damage	479,895	451,944	606,720	550,106	1.217	1.342	.004
Aircraft (All Perils)	875,510	875,510	83,314	204,728	.234	.95	.036
Fidelity	183,496	158,385	−990	28,439	.180	−.006	.011
Surety	3,201,266	659,829	950,665	66,161	.100	1.441	.046
Glass	1,723	2,341	2,632	2,622	1.120	1.124	.002
Burglary and Theft	63,556	48,321	12,656	6,104	.126	.262	.012
Boiler and Machinery	17,600	17,866	14,263	19,114	1.070	.798	.001
Credit	35,295	35,295	50,218	174,703	4.950	1.423	.007
Totals	$ 29,131,457	$ 24,939,365	$ 18,376,522	$ 15,074,623	.604	.737	
(1318) FIREMANS FUND INSURANCE COMPANY OF WISCONSIN (076) FIREMANS FUND							
Homeowners Multiple Peril	$ 330	$ 82	$	$ 11	.134	....	....
Commercial Multiple Peril	743	743	....	203	.273	....	....
Ocean Marine	662	27	....	12	.444	....	....
Workers Compensation	127	89	....	31	.348	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	25	2	....	....	....	....	....
Other Private Passenger Auto-Liability	85	7	....	2	.286	....	....
Commercial Auto No-Fault (Personal Injury Protection)	40	8	....	2	.250	....	....
Other Commercial Auto Liability	1,626	338	....	68	.210	....	....
Private Passenger Auto Physical Damage	72	6	....	1	.167	....	....
Commercial Auto Physical Damage	1,081	212	704	731	3.448	3.321	....
Totals	$ 4,801	$ 1,514	$ 704	$ 1,081	.714	.465	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1320) FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ (048) CONTINENTAL CORPORATION							
Fire	$ 48,375	$ 44,128	$ 16,552	$ 12,784	.290	.375	....
Allied Lines	26,593	24,667	11,142	11,021	.447	.452	....
Homeowners Multiple Peril	347,357	319,388	288,192	200,895	.629	.902	....
Commercial Multiple Peril	185,198	184,963	43,350	63,344	.342	.234	....
Ocean Marine	103,527	69,957	50,165	43,090	.616	.717	.001
Inland Marine	76,353	67,333	98,651	203,792	3.027	1.465	....
Earthquake	....	−1	....	....	....	....	....
Guaranteed Renewable Accident and Health	....	....	....	−40	....	....	....
Other Accident Only	....	368	....	−24	−.065	....	....
Workers Compensation	94,146	105,542	69,683	59,262	.562	.660	....
Other Liability	56,179	46,782	19,520	−2,239	−.048	.417	....
Private Passenger Auto No-Fault (Personal Injury Protection)	54,730	52,394	36,847	38,550	.736	.703	....
Other Private Passenger Auto-Liability	358,276	338,384	212,730	196,468	.581	.629	....
Commercial Auto No-Fault (Personal Injury Protection)	6,139	5,440	2,479	2,559	.470	.456	....
Other Commercial Auto Liability	96,983	79,963	9,945	154,455	1.932	.124	....
Private Passenger Auto Physical Damage	194,803	183,604	119,318	119,276	.650	.650	....
Commercial Auto Physical Damage	36,481	29,606	15,068	14,857	.502	.509	....
Aircraft (All Perils)	6,548	6,358	....	1,436	.226	....	....
Fidelity	15,614	14,742	−27,941	−21,610	−1.466	−1.895	....
Surety	528,958	505,964	−70,653	−1,625	−.003	−.140	.007
Glass	84	69	....	−8	−.116	....	....
Burglary and Theft	394	430	....	6	.014	....	....
Boiler and Machinery	2,494	2,087	....	−4	−.002	....	....
Totals	$ 2,239,232	$ 2,082,170	$ 895,048	$ 1,096,245	.526	.430	
(9220) FIRST AMERICAN TITLE INSURANCE COMPANY (164) ST. PAUL							
Title	$ 5,685,572	$ 5,685,572	$ 374,719	$ 543,063	.096	.066	.085
Totals	$ 5,685,572	$ 5,685,572	$ 374,719	$ 543,063	.096	.066	
(9219) FIRST AMERICAN INSURANCE COMPANY							
No Business Written							
(9430) FIRST AMERICAN TITLE INSURANCE COMPANY (070) FIRST AMERICAN TITLE							
Title	$ 292,813	$ 292,813	$ −1,854	$ −1,854	−.006	−.006	.004
Totals	$ 292,813	$ 292,813	$ −1,854	$ −1,854	−.006	−.006	
(9221) FIRST FINANCIAL INSURANCE COMPANY (786) FIRST FINANCIAL I.C. GROUP							
Commercial Multiple Peril	$ 119,214	$ 128,202	$ 42,658	$ 47,644	.372	.333	....
Other Liability	150	17	....	30	1.765	....	....
Commercial Auto No-Fault (Personal Injury Protection)	384	653	....	−840	−1.286	....	....
Other Commercial Auto Liability	3,807	6,364	−7	714	.112	−001	....
Private Passenger Auto Physical Damage	....	....	−375	−375	....	....	....
Commercial Auto Physical Damage	5,672	6,298	160	519	.082	.025	....
Totals	$ 129,227	$ 141,534	$ 42,436	$ 47,692	.337	.300	
(1323) FIRST GENERAL INSURANCE COMPANY (317) COMBINED GROUP OF C.O.							
Commercial Multiple Peril	$ 30,817	$ 37,903	$ 26,957	$ 20,847	.550	.711	....
Inland Marine	90,995	30,940	....	17,018	.550	....	....
Guaranteed Renewable Accident and Health	374	373	167	368	.987	.448	....
Other Liability	3,292	4,690	409	−20,275	−4.323	.087	....
Private Passenger Auto Physical Damage	12,869	19,306	12,648	12,193	.631	.655	....
Totals	$ 138,347	$ 93,214	$ 40,181	$ 30,151	.323	.431	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1325) FIRST NATIONAL INSURANCE COMPANY OF AMERICA (163) SAFECO							
Fire	$ 1,083	$ 931	$	$ 319	.343	....	....
Allied Lines	1,350	549	....	133	.242	....	....
Commercial Multiple Peril	304	951	....	....	....	....	....
Inland Marine	75	15	....	....	....	....	....
Workers Compensation	131,085	82,825	33,113	42,169	.509	.400	....
Other Liability	−826	−855	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	136,153	135,003	76,992	65,646	.486	.570	....
Other Private Passenger Auto-Liability	658,797	639,696	386,586	325,129	.508	.604	....
Commercial Auto No-Fault (Personal Injury Protection)	181	207	....	....	....	....	....
Other Commercial Auto Liability	6,207	5,009	....	....	....	....	....
Private Passenger Auto Physical Damage	473,038	447,939	285,000	293,384	.655	.636	....
Commercial Auto Physical Damage	4,692	4,449	4,241	4,241	.953	.953	....
Totals	$ 1,412,139	$ 1,316,719	$ 785,932	$ 731,021	.555	.597	
(9223) FIRST OF GEORGIA INSURANCE COMPANY (011) AMERICAN GENERAL GROUP							
Fire	$ 82,256	$ 60,272	$ 18,548	$ 19,041	.316	.308	....
Allied Lines	112,991	85,943	15,739	15,255	.178	.183	.002
Homeowners Multiple Peril	1,114,997	911,409	577,469	665,214	.730	.634	.002
Commercial Multiple Peril	2,114,864	2,037,913	903,787	2,054,578	1.008	.443	.005
Inland Marine	29,698	22,014	27,776	32,399	1.472	1.262	....
Other Liability	37,782	29,608	....	36	.001	....	....
Glass	70	6	....	....	....	....	....
Credit	426,732	624,054	107,538	99,762	.160	.172	.067
Totals	$ 3,919,390	$ 3,771,219	$ 1,650,857	$ 2,886,285	.765	.438	
(9222) FLORIDA FARM BUREAU CASUALTY (375) FLORIDA FARM BUREAU							
Workers Compensation	$ 15,335,791	$ 17,773,477	$ 13,587,540	$ 18,221,784	1.025	.764	.030
Private Passenger Auto No-Fault (Personal Injury Protection)	2,714,172	2,570,837	2,668,615	2,821,926	1.098	1.038	.012
Other Private Passenger Auto-Liability	17,846,653	17,946,706	16,862,279	18,277,086	1.018	.940	.019
Commercial Auto No-Fault (Personal Injury Protection)	328,734	320,306	111,846	116,326	.363	.349	.017
Other Commercial Auto Liability	5,917,600	5,849,512	5,541,300	7,476,108	1.278	.947	.026
Private Passenger Auto Physical Damage	11,624,415	11,686,401	8,313,121	8,486,898	.726	.711	.019
Commercial Auto Physical Damage	2,709,788	2,853,392	1,618,923	1,588 531	.557	.567	.027
Totals	$ 56,477,153	$ 59,000,631	$ 48,703,624	$ 56,988,659	.966	.825	
(2240) FLORIDA FARM BUREAU MUTUAL INSURANCE COMPANY (375) FLORIDA FARM BUREAU							
Fire	$ 2,779,748	$ 2,888,374	$ 562,526	$ 761,223	.264	.195	.033
Allied Lines	1,110,662	1,119,482	623,924	631,224	.564	.557	.021
Farmowners Multiple Peril	4,098,537	4,171,343	3,012,889	3,179,262	.762	.722	.621
Homeowners Multiple Peril	11,112,548	10,833,085	9,633,777	11,431,667	1.055	.889	.021
Commercial Multiple Peril	4,658,450	4,648,011	1,798,667	2,383,006	.513	.387	.012
Inland Marine	3,593,791	3,624,801	1,822,813	1,696,261	.468	.503	.027
Group Accident and Health	48,961	48,441	53,600	53,600	1.107	1.107	....
Other Liability	5,452,890	5,637,443	4,393,889	5,875,880	1.042	.779	.022
Private Passenger Auto No-Fault (Personal Injury Protection)	112,310	118,285	165,126	−156,100	−1.320	1.396	....
Other Private Passenger Auto-Liability	773,938	973,336	524,804	771,354	.792	.539	....
Commercial Auto No-Fault (Personal Injury Protection)	3,899	4,444	361	361	.081	.081	....
Other Commercial Auto Liability	62,750	48,876	55,915	564,415	11.548	1.144	....
Private Passenger Auto Physical Damage	459,227	574,587	575,318	559,105	.973	1.001	....
Commercial Auto Physical Damage	21,621	13,602	13,262	13,762	1.012	.975	....
Surety	263,351	260,449	19,210	617,748	2.372	.074	.003
Glass	14,026	15,137	5,698	5,698	.376	.376	.017
Burglary and Theft	21,726	25,474	6,561	3,076	.121	.258	.004
Mobile Home Multiple Peril	1,550,835	1,467,618	1,174,503	−70,779	−.048	.800	.049
Crop Hail	1,062,930	1,062,930	1,295,437	1,295,437	1.219	1.219	.973
Totals	$ 37,202,200	$ 37,535,718	$ 25,738,280	$ 29,616,200	.789	.686	
(9228) FLORIDA INTERNATIONAL INDEMNITY COMPANY (885) INTERNATIONAL INDEMNITY							
Commercial Multiple Peril	$ 30,648	$ 54,706	$ 93,403	$ 19,703	.360	1.707	....
Workers Compensation	374,020	420,383	230,298	332,022	.790	.548	....
Private Passenger Auto No-Fault (Personal Injury Protection)	436,320	149,222	52,158	127,842	.857	.350	.002
Other Private Passenger Auto-Liability	874,580	358,879	258,158	359,738	1.002	.719	....
Commercial Auto No-Fault (Personal Injury Protection)	7,857	31,774	27,244	−7,096	−.223	.857	....
Other Commercial Auto Liability	132,982	210,265	681,031	1,015,790	4.831	3.239	....
Private Passenger Auto Physical Damage	584,157	291,448	150,645	211,579	.726	.517	....
Commercial Auto Physical Damage	92,423	316,861	174,322	44,303	.140	.550	....
Mobile Home Multiple Peril	288,213	276,589	42,098	55,390	.200	.152	.008
Totals	$ 2,781,180	$ 2,110,127	$ 1,709,357	$ 2,159,271	1.023	.810	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(4160) FLORIDA PHYSICIANS INSURANCE RECIPROCAL							
Medical Malpractice	$ 36,871,250	$ 36,839,545	$ 32,591,044	$ 34,552,865	.938	.885	.539
Other Liability	80,012	80,012	...	−2,000	−.025	...	...
Totals	$ 36,951,262	$ 36,919,557	$ 32,591,044	$ 34,550,865	.936	.883	
(2245) FLORISTS' MUTUAL INSURANCE COMPANY (349) FLORISTS' MUTUAL							
Fire	$ 244,640	$ 280,019	$ 198,361	$ 183,322	.655	.708	.002
Allied Lines	230,167	243,595	218,735	222,702	.914	.898	.004
Homeowners Multiple Peril	...	...	836	−7,457	...	...	...
Commercial Multiple Peril	79,424	74,788	13,168	76,715	1.026	.176	...
Inland Marine	25,993	32,405	18,279	20,189	.623	.564	...
Workers Compensation	538,382	556,293	371,887	221,117	.397	.669	.001
Other Liability	39,912	43,355	3,575	1,132	.026	.082	...
Surety	895	763	...	...	...	...	...
Burglary and Theft	982	1,166	3,126	5,482	4.702	2.681	...
Boiler and Machinery	7,134	7,111	...	...	...	...	...
Totals	$ 1,167,529	$ 1,239,495	$ 827,967	$ 723,202	.583	.668	
(9233) FOREMOST GUARANTY CORPORATION (238) FOREMOST							
Mortgage Guaranty	$ 67,132	$ 64,413	$ 26,874	$ 20,105	.312	.417	.002
Totals	$ 67,132	$ 64,413	$ 26,874	$ 20,105	.312	.417	
(1332) FOREMOST INSURANCE COMPANY (238) FOREMOST							
Commercial Multiple Peril	$ 157,037	$ 149,697	$ 40,798	$ 42,046	.281	.273	...
Inland Marine	27,123	34,542	159,955	40,156	1.163	4.631	...
Medical Malpractice	...	...	363,096	157,456	...	...	...
Other Liability	886,823	847,829	662,829	39,837	.047	.782	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	219,286	195,103	46,381	19,365	.099	.238	.001
Other Private Passenger Auto-Liability	1,177,893	1,027,510	853,503	731,893	.712	.831	.001
Commercial Auto No-Fault (Personal Injury Protection)	3,735	3,596	652	−842	−.234	.181	...
Other Commercial Auto Liability	196,038	181,556	19,631	16,768	.092	.108	...
Private Passenger Auto Physical Damage	2,772,812	2,680,925	1,386,731	1,463,160	.546	.517	.004
Commercial Auto Physical Damage	29,820	25,626	5,346	21,496	.839	.209	...
Aircraft (All Perils)	...	...	375,000	176,295	...	...	...
Surety	...	891	...	−9	−.010	...	...
Credit	20,278	125,176	−542	8,526	.068	−.004	.004
Mobile Home Physical Damage	14,482,872	13,527,544	5,784,579	5,632,233	.416	.428	.415
Totals	$ 19,953,717	$ 18,799,994	$ 9,697,959	$ 8,348,380	.444	.516	
(9229) FORTUNE INSURANCE COMPANY (567) MOBILE AMERICA INSURANCE							
Fire	$ 4,884	$ 4,465	$ ...	$ ...	...	...	...
Allied Lines	2,090	1,762	...	...	...	...	...
Homeowners Multiple Peril	699,322	705,906	160,103	173,268	.245	.227	.001
Commercial Multiple Peril	672,084	711,510	425,118	567,673	.798	.597	.001
Ocean Marine	30,752	68,587	138,140	151,623	2.211	2.014	...
Inland Marine	...	...	...	−500	...	...	...
Private Passenger Auto No-Fault (Personal Injury Protection)	4,188,784	3,043,173	307,531	745,680	.245	.101	.019
Commercial Auto No-Fault (Personal Injury Protection)	152,545	68,779	6,484	22,568	.328	.094	.008
Other Commercial Auto Liability	453,750	229,633	28,196	96,555	.420	.123	.002
Private Passenger Auto Physical Damage	799,566	698,264	555,837	643,793	.922	.796	.001
Commercial Auto Physical Damage	215,872	115,627	55,649	100,143	.866	.481	.002
Surety	...	...	...	1,000	...	...	...
Credit	1,702	5,418	2,095	−928	−.171	.387	...
Mobile Home Multiple Peril	1,170,339	1,346,064	957,188	1,079,786	.802	.711	.037
Totals	$ 8,391,690	$ 6,999,188	$ 2,636,341	$ 3,580,661	.512	.377	
(9226) FORUM INSURANCE COMPANY (414) MONTGOMERY WARD							
Fire	$ 89,445	$ 73,424	$ ...	$ ...	...	...	.001
Allied Lines	4,437	1,603	...	...	...	...	...
Inland Marine	350,151	215,360	345,443	358,531	1.665	1.604	.002
Medical Malpractice	8,199	4,097	...	4,048	.988	...	...
Workers Compensation	12,895	9,986	...	4,676	.468	...	...
Other Liability	391,199	401,673	160,357	329,444	.820	.399	.001
Other Private Passenger Auto-Liability	−232	−297	...	...	...	...	...
Commercial Auto No-Fault (Personal Injury Protection)	50,750	39,770	12,580	17,035	.428	.316	.002
Other Commercial Auto Liability	513,143	402,124	127,194	172,244	.428	.316	.002
Private Passenger Auto Physical Damage	−4	−3	...	...	...	...	...
Commercial Auto Physical Damage	...	...	...	−500	...	...	...
Totals	$ 1,419,963	$ 1,147,757	$ 645,574	$ 885,478	.771	.562	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9237) FREMONT INDEMNITY COMPANY (790) FREMONT INDEMNITY							
Fire	$ 2,778	$ 1,272	$	$ 16	.013	....	....
Allied Lines	1,852	849	....	−29,985	−33.318	....	....
Inland Marine	....	....	....	−500	....	....	....
Workers Compensation	18,649	17,595	837	19,066	1.064	.048	....
Other Liability	246,570	127,134	866,037	392,616	3.088	6.812	.001
Totals	$ 269,849	$ 146,850	$ 866,874	$ 381,213	2.596	5.903	
(1288) GEICO GENERAL INSURANCE COMPANY (081) GOVERNMENT EMPLOYEES							
Ocean Marine	$ 282,600	$ 282,600	$ 103,925	$ 261,362	.925	.368	.005
Workers Compensation	−52,743	−50,240	3,390	−7,862	.156	−.067	....
Other Liability	75,145	77,367	255,018	180,155	2.329	3.296	....
Commercial Auto No-Fault (Personal Injury Protection)	2,582	2,753	....	261	.095	....	....
Other Commercial Auto Liability	−11,955	−9,438	....	30,420	−3.223	....	....
Commercial Auto Physical Damage	22	1,106	284	185	.167	.257	....
Totals	$ 295,651	$ 304,148	$ 362,617	$ 464,521	1.527	1.192	
(1340) GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA (077) GENERAL ACCIDENT							
Fire	$ 518,629	$ 603,854	$ 252,507	$ 194,306	.322	.418	.006
Allied Lines	309,032	364,125	217,579	241,569	.663	.598	.006
Homeowners Multiple Peril	2,246,886	2,293,247	1,635,343	1,716,425	.748	.713	.004
Commercial Multiple Peril	1,635,877	1,722,261	1,126,803	945,196	.549	.654	.004
Inland Marine	436,787	448,139	181,206	174,216	.389	.404	.003
Earthquake	17	−34	....	−1	.029	....	....
Group Accident and Health	....	....	10,473	219	....	....	....
Guaranteed Renewable Accident and Health	....	56	....	−49	−.875	....	....
Other Accident Only	....	479	6,260	16,768	35.006	13.069	....
All Other Accident and Health	....	1,073	2,859	−1,124	−1.048	2.664	....
Workers Compensation	1,605,592	1,787,459	1,147,215	2,014,873	1.127	.642	.003
Other Liability	1,965,142	1,756,786	481,323	1,060,475	.604	.274	.008
Private Passenger Auto No-Fault (Personal Injury Protection)	494,401	465,842	371,468	332,126	.713	.797	.002
Other Private Passenger Auto-Liability	2,802,841	2,631,638	2,145,400	1,796,645	.683	.815	.003
Commercial Auto No-Fault (Personal Injury Protection)	161,247	229,801	21,523	−15,006	−.065	.094	.008
Other Commercial Auto Liability	1,053,435	923,587	1,269,727	1,103,187	1.194	1.375	.004
Private Passenger Auto Physical Damage	1,491,217	1,339,570	1,189,696	1,213,234	.906	.888	.002
Commercial Auto Physcial Damage	424,985	424,961	261,077	272,000	.640	.614	.004
Fidelity	66,258	10,556	....	6,360	.603	....	.004
Glass	1,933	2,218	....	−168	−.076	....	.002
Burglary and Theft	7,605	9,030	13,586	980	.109	1.505	.001
Boiler and Machinery	24,008	21,118	21,680	31,054	1.470	1.027	.001
Totals	$ 15,245,892	$ 15,035,566	$ 10,355,725	$ 11,103,285	.738	.689	
(9230) GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION (350) GENERAL ELECTRIC							
Mortgage Guaranty	$ 150,794	$ 112,706	$ 16,930	$ 38,499	.342	.150	.006
Totals	$ 150,794	$ 112,706	$ 16,930	$ 38,499	.342	.150	
(3120) GENERAL INSURANCE COMPANY OF TRIESTE & VENICE							
Livestock	$ 321,853	$ 153,339	$ 16,000	$ 16,000	.104	.104	.065
Totals	$ 321,853	$ 153,339	16,000	$ 16,000	.104	.104	
(9231) GENERAL INSURANCE COMPANY							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 1,574,361	$ 1,386,614	$ 1,256,333	$ 974,423	.703	.906	.007
Other Private Passenger Auto-Liability	3,422,741	3,150,284	4,088,506	586,634	.180	1.298	.003
Commercial Auto No-Fault (Personal Injury Protection)	−66,834	−66,834	−11,107	−19,861	.297	.166	−.003
Other Commercial Auto Liability	−181,388	−181,388	67,834	−117,777	.649	.374	....
Private Passenger Auto Physical Damage	2,226,964	1,671,900	1,104,482	1,409,805	.843	.661	.003
Commercial Auto Physical Damage	−18,478	−18,478	−16,764	−18,136	.981	.907	....
Totals	$ 6,977,366	$ 5,942,098	$ 6,353,616	$ 2,795,098	.470	1.069	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1345) GENERAL INSURANCE COMPANY OF AMERICA (163) SAFECO							
Fire	$ 31,579	$ 44,320	$ 39,695	$ 22,850	.516	.896	....
Allied Lines	16,308	20,080	13,148	9,145	.455	.655	....
Homeowners Multiple Peril	....	....	−51	−88	....	....	....
Commercial Multiple Peril	490,745	660,000	411,813	187,877	.285	.624	.001
Inland Marine	53,587	68,258	21,354	19,610	.287	.313	....
Medical Malpractice	3,851	3,715	48,300	11,489	3.093	13.001	....
Workers Compensation	1,003,947	1,486,222	1,120,203	906,172	.610	.754	.001
Other Liability	82,763	118,462	12,106	26,690	.225	.102	....
Commercial Auto No-Fault (Personal Injury Protection)	12,847	18,084	3,500	11,240	.622	.194	....
Other Commercial Auto Liability	221,252	268,103	266,966	206,133	.769	.996	....
Commercial Auto Physical Damage	123,836	151,359	116,472	107,459	.710	.770	.001
Fidelity	5,678	8,175	1	1,391	.170	....	....
Surety	62,466	70,981	276,896	132,300	1.864	3.901	....
Glass	467	1,054	546	1,445	1.371	.518	....
Burglary and Theft	2,813	3,736	1,074	1,227	.328	.287	....
Credit	13,819	13,819	2,262	22,502	1.628	.164	.002
Totals	$ 2,125,958	2,936,368	2,334,285	1,667,442	.568	.795	
(9232) GENERAL REINSURANCE CORPORATION (080) GENERAL REINSURANCE CORPORATION							
Workers Compensation	$ 650,049	$ 596,757	69,758	$ 594,712	.997	.117	.001
Totals	$ 650,049	$ 596,757	$ 69,758	$ 594,712	.997	.117	
(9239) GEORGIA AMERICAN INSURANCE COMPANY (084) AMERICAN FINANCIAL CORPORATION							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 41,074	$ 1,907	$	$ 8,586	3.454	....	....
Other Private Passenger Auto-Liability	136,476	6,341	....	31,318	4.939	....	....
Private Passenger Auto Physical Damage	58,021	2,808	4,168	12,599	4.487	1.484	....
Totals	$ 235,571	11,056	4,168	50,503	4.568	.377	
(9234) GEORGIA CASUALTY & SURETY COMPANY (587) ATLANTIC AMERICAN							
Fire	$ 14,000	$ 13,745	$ 1,626	$ 1,601	.116	.118	....
Allied Lines	4,080	2,811	....	....	....	....	....
Workers Compensation	222,266	213,463	115,075	96,661	.453	.539	....
Other Liability	178,503	206,358	643,540	652,196	3.161	3.119	....
Commercial Auto No-Fault (Personal Injury Protection)	8,393	9,319	1,464	1,025	.110	.157	....
Other Commercial Auto Liability	162,625	171,291	355,030	249,029	1.454	2.073	....
Commercial Auto Physical Damage	62,061	61,959	17,331	27,096	.437	.280	....
Fidelity	90	90	....	−16	−.178	....	....
Surety	152,863	155,956	72,430	74,522	.478	.464	.002
Glass	....	9	....	−4	−.444	....	....
Burglary and Theft	226	319	....	....	....	....	....
Totals	$ 805,107	$ 835,320	$ 1,206,496	$ 1,102,110	1.319	1.444	
(1350) GERMANTOWN INSURANCE COMPANY (252) GERMANTOWN GROUP							
Group Accident and Health	$ 665,040	$ 663,402	$ 266,274	$ 207,851	.313	.401	.010
Collectively Renewable Accident and Health	68,421	60,896	22,103	22,495	.369	.363	.021
Guaranteed Renewable Accident and Health	58,981	54,605	21,245	20,685	.379	.389	.002
Other Accident Only	261,488	260,650	91,584	63,760	.245	.351	.134
Totals	$ 1,053,930	$ 1,039,553	$ 401,206	$ 314,791	.303	.386	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9235) GLENS FALLS INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Fire	$ 102,739	$ 103,145	$ 35,884	$ 42,885	$ .416	.348	.001
Allied Lines	63,338	59,862	4,950	4,070	.068	.083	.001
Homeowners Multiple Peril	776,597	740,750	378,444	330,778	.447	.511	.001
Commercial Multiple Peril	499,221	442,510	141,922	94,111	.213	.321	.001
Ocean Marine	125,991	118,582	143,407	169,578	1.430	1.210	.002
Inland Marine	146,895	137,384	102,727	182,001	1.325	.748	.001
Earthquake	....	−3	....	....	....	....	....
Group Accident and Health	....	50	....	−1	−.020	....	....
Guaranteed Renewable Accident and Health	....	81	....	−66	−.815	....	....
Other Accident Only	....	52	....	−12	−.231	....	....
All Other Accident and Health	....	−3	....	−51	17.000	....	....
Workers Compensation	151,390	186,848	90,602	43,247	.231	.465	....
Other Liability	110,670	108,352	409,483	386,575	3.568	3.779	....
Private Passenger Auto No-Fault (Personal Injury Protection)	128,717	125,576	105,558	110,317	.878	.841	....
Other Private Passenger Auto-Liability	920,373	875,643	711,393	735,028	.839	.812	.001
Commercial Auto No-Fault (Personal Injury Protection)	10,206	10,678	1,136	−2,345	−.220	.106	....
Other Commercial Auto Liability	141,029	122,371	68,838	73,984	.605	.563	....
Private Passenger Auto Physical Damage	475,420	452,758	347,539	333,720	.737	.768	....
Commercial Auto Physical Damage	75,347	68,144	58,777	59,778	.877	.863	....
Aircraft (All Perils)	1,962	1,905	....	102	.054	....	....
Fidelity	10,711	15,521	−400	−8,351	−.538	−.026	....
Surety	29,769	34,880	....	646	.019	....	....
Glass	1,175	870	273	251	.289	.314	.001
Burglary and Theft	463	1,117	....	−87	−.078	....	....
Boiler and Machinery	2,457	3,961	....	−270	−.068	....	....
Totals	$ 3,774,470	$ 3,611,004	$ 2,600,533	$ 2,555,886	.708	.720	
(9240) GLOBE INDEMNITY COMPANY (162) ROYAL							
Fire	$ 1,732	$ 1,426	....	$ −2,967	−2.081	....	....
Allied Lines	803	700	....	7	.010	....	....
Commercial Multiple Peril	712,275	685,770	346,871	534,750	.780	.506	.001
Inland Marine	12,872	36,319	52,348	51,935	1.430	1.441	....
Workers Compensation	159,203	150,006	64,971	111,692	.745	.433	....
Other Liability	7,062	9,821	313,820	202,792	20.649	31.954	....
Private Passenger Auto No-Fault (Personal Injury Protection)	60	69	....	2	.029	....	....
Other Private Passenger Auto-Liability	443	520	124	77	.148	.238	....
Commercial Auto No-Fault (Personal Injury Protection)	549	735	14	−1,174	−1.597	.019	....
Other Commercial Auto Liability	12,236	11,393	96,770	−35,196	−3.089	8.494	....
Private Passenger Auto Physical Damage	312	358	565	554	1.547	1.578	....
Commercial Auto Physical Damage	4,148	4,130	6,389	40,719	9.859	1.547	....
Fidelity	75	75	....	−21	−.280	....	....
Surety	1,318	1,566	....	−40	−.026	....	....
Totals	$ 913,066	$ 902,868	$ 881,872	$ 903,130	1.000	.977	
(9727) GOODVILLE MUTUAL CASUALTY COMPANY							
Fire	$ 11,957	$ 7,040	$ 2,717	$ 2,717	.386	.386	....
Allied Lines	10,172	6,626	....	....	....	....	....
Homeowners Multiple Peril	53,148	43,690	18,902	7,600	.174	.433	....
Commercial Multiple Peril	47,414	43,874	18,940	18,940	.432	.432	....
Inland Marine	4,207	5,301	....	....	....	....	....
Workers Compensation	2,330	971	....	....	....	....	....
Other Liability	57,411	55,839	3,707	10,316	.185	.066	....
Private Passenger Auto No-Fault (Personal Injury Protection)	55,440	55,754	71,871	63,771	1.144	1.289	....
Other Private Passenger Auto-Liability	107,173	167,611	275,986	128,955	.769	1.647	....
Commercial Auto No-Fault (Personal Injury Protection)	20,723	18,857	....	....	....	....	.001
Other Commercial Auto Liability	70,586	65,186	43,916	−14,403	−.221	.674	....
Private Passenger Auto Physical Damage	109,995	113,000	83,465	84,567	.748	.739	....
Commercial Auto Physical Damage	67,412	59,766	15,777	17,793	.298	.264	....
Totals	$ 617,948	$ 643,515	$ 535,281	$ 320,246	.498	.832	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9245) GOVERNMENT EMPLOYEES INSURANCE COMPANY (081) GOVERNMENT EMPLOYEES							
Fire	$ 165,980	$ 172,556	$ 59,659	$ 60,341	.350	.346	.002
Allied Lines	99,625	98,130	58,841	59,470	.606	.600	.001
Homeowners Multiple Peril	2,710,223	3,044,201	1,497,677	1,779,750	.585	.492	.005
Ocean Marine	68,323	75,545	86,821	57,694	.764	1.149	.001
Inland Marine	429,390	444,195	423,204	420,722	.947	.953	.003
Credit Accident and Health (Group and Individual)	2,020	1,844	....	175	.095	....	.001
Other Liability	90,856	92,079	11,273	20,851	.226	.122	....
Private Passenger Auto No-Fault (Personal Injury Protection)	7,771,024	7,264,640	5,166,856	−1,377,881	−.190	.711	.036
Other Private Passenger Auto-Liability	30,243,876	28,648,075	21,169,335	23,370,789	.816	.739	.033
Commercial Auto No-Fault (Personal Injury Protection)	46,650	41,920	5,637	643	.015	.134	.002
Other Commercial Auto Liability	118,806	111,724	65,208	39,010	.349	.584	....
Private Passenger Auto Physical Damage	17,970,673	17,035,693	12,403,736	12,403,377	.728	.728	.029
Commercial Auto Physical Damage	60,437	57,533	31,079	30,277	.526	.540	....
Mobile Home Physical Damage	3,611	3,423	2,524	2,531	.739	.737	....
Totals	$ 59,781,494	$ 57,091,558	$ 40,981,850	$ 36,867,749	.646	.718	
(9728) GRANGE MUTUAL CASUALTY COMPANY (267) GRANGE MUTUAL CASUALTY							
Fire	$	$	$ −2,500	$ −2,500	....	....	....
Workers Compensation	....	....	79,599	91,199	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	....	....	−160	−2,510	....	....	....
Other Private Passenger Auto-Liability	....	....	....	−10,000	....	....	....
Other Commercial Auto Liability	....	....	66,805	−18,675	....	....	....
Totals	$	$	$ 143,744	$ 57,514	....	....	
(1375) GRANITE STATE INSURANCE COMPANY (012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 232	$ 102	$	$ −188	−1.843	....	....
Allied Lines	89	39	....	−4	−.103	....	....
Homeowners Multiple Peril	27,372	7,076	....	254	.036	....	....
Commercial Multiple Peril	115,443	126,535	23,578	15,021	.119	.186	....
Ocean Marine	2,457	1,492	430	380	.255	.288	....
Inland Marine	3,356	1,374	....	79	.057	....	....
Other Accident Only	80	80	....	2	.025	....	....
Workers Compensation	513,948	641,933	422,724	454,755	.708	.659	.001
Other Liability	442,672	225,072	....	124,933	.555	....	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	6,461	5,996	18,783	19,993	3.334	3.113	....
Other Private Passenger Auto-Liability	38,604	33,521	36,674	63,033	1.880	1.094	....
Commercial Auto No-Fault (Personal Injury Protection)	93,272	96,293	36,545	96,298	1.000	.380	.005
Other Commercial Auto Liability	1,749,155	1,328,640	405,815	1,509,925	1.136	.305	.007
Private Passenger Auto Physical Damage	26,187	22,167	19,536	18,643	.841	.881	....
Commercial Auto Physical Damage	744,788	637,207	429,800	454,850	.714	.675	.007
Fidelity	....	1,126	....	9	.008	....	....
Surety	−2,254	470	....	2	.004	....	....
Totals	$ 3,761,862	$ 3,129,123	$ 1,393,885	$ 2,757,985	.881	.445	
(9731) GRAPHIC ARTS MUTUAL INSURANCE COMPANY (201) UTICA MUTUAL							
Fire	$ 97	$ 5,561	$	$ −165	−.030	....	....
Allied Lines	16,237	8,725	1,297	1,810	.207	.149	....
Homeowners Multiple Peril	275,226	258,877	72,828	86,662	.335	.281	....
Commercial Multiple Peril	783,701	741,014	739,892	375,723	.507	.998	.002
Inland Marine	6,662	6,864	3,182	3,182	.464	.464	....
Workers Compensation	892,448	868,769	308,287	283,694	.327	.355	.001
Other Liability	21,989	16,389	55	2,355	.144	.003	....
Commercial Auto No-Fault (Personal Injury Protection)	47	47	....	....	....	....	....
Other Commercial Auto Liability	−1,712	−1,712	....	....	....	....	....
Private Passenger Auto Physical Damage	....	....	967	967	....	....	....
Commercial Auto Physical Damage	−1,202	−1,202	20,058	20,058	−16.687	−16.687	....
Totals	$ 1,993,473	$ 1,903,332	$ 1,146,586	$ 774,286	.407	.602	
(9242) GRAY INSURANCE COMPANY							
Other Liability	$ 32,903	$ 24,677	$ 859	$ 4,197	.170	.035	....
Totals	$ 32,903	$ 24,677	$ 859	$ 4,197	.170	.035	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9249) GREAT AMERICAN INSURANCE COMPANY (084) AMERICAN FINANCIAL CORPORATION							
Fire	$ 184,595	$ 186,481	$ 166,406	$ 251,330	1.348	.892	.002
Allied Lines	121,040	149,926	57,874	5,267	.035	.386	.002
Farmowners Multiple Peril	....	....	500	500	....	....	....
Homeowners Multiple Peril	7,917	7,345	7,067	14,799	2.015	.962	....
Commercial Multiple Peril	426,682	393,457	220,721	242,404	.616	.561	.001
Ocean Marine	477,181	512,748	337,066	446,970	.872	.657	.009
Inland Marine	163,814	95,969	109,028	121,629	1.267	1.136	.001
All Other Accident and Health	161	161	....	321	1.994	....	....
Workers Compensation	1,299,084	1,977,226	1,111,904	1,092,139	.552	.562	.002
Other Liability	195,125	280,266	37,942	512,075	1.827	.135	....
Private Passenger Auto No-Fault (Personal Injury Protection)	952	2,270	1,988	910	.401	.876	....
Other Private Passenger Auto-Liability	19,195	21,023	8,145	7,867	.374	.387	....
Commercial Auto No-Fault (Personal Injury Protection)	32,799	32,158	15,514	19,802	.616	.482	.001
Other Commercial Auto Liability	326,214	2[illegible],751	160,137	225,193	.935	.665	.001
Private Passenger Auto Physical Damage	45,095	37,286	17,155	18,026	.483	.460	....
Commercial Auto Physical Damage	127,831	95,846	120,172	155,452	1.622	1.254	.001
Aircraft (All Perils)	....	....	−1,037	3,917	....	....	....
Fidelity	53,425	52,945	7,341	11,372	.215	.139	.003
Surety	160,182	160,894	−1,595	1,116	.007	−.010	.002
Glass	3,601	3,371	1,412	4,885	1.449	.419	.004
Burglary and Theft	10,738	10,135	37,254	37,774	3.727	3.676	.002
Boiler and Machinery	49,422	44,012	47,644	63,842	1.451	1.083	.003
Industrial Fire	10,000	10,000	....	9,000	.900	....	.002
Industrial Extended Coverage	1,000	1,000	....	....	....	....	....
Totals	$ 3,736,053	$ 4,315,270	$ 2,462,658	$ 3,246,590	.752	.571	
(9246) GREAT ATLANTIC INSURANCE COMPANY (841) GREAT ATLANTIC GROUP							
Fire	$ 260	$ 1,012	$ −3,062	$ −2,544	−2,514	−3.026	....
Allied Lines	197	714	....	1,447	2.027	....	....
Homeowners Multiple Peril	....	....	184	184	....	....	....
Commercial Multiple Peril	10,151	24,047	2,389	14,544	.605	.099	....
Ocean Marine	....	....	....	62	....	....	....
Other Liability	16,297	34,315	574,386	−219,255	−6.389	16.739	....
Other Private Passengr Auto-Liability	68,730	40,148	1,962	28,836	.718	.049	....
Other Commercial Auto Liability	31,899	18,740	38,954	46,324	2.472	2.079	....
Commercial Auto Physical Damage	....	....	617	6,101	....	....	....
Totals	$ 127,534	$ 118,976	$ 615,430	$ −124,301	−1.045	5.173	
(9247) GREAT GLOBAL ASSURANCE COMPANY							
Group Accident and Health	$ 10,186	$ 10,102	$ 11,461	$ 11,644	1.153	1.135	....
Guaranteed Renewable Accident and Health	12,632	12,528	5,273	3,751	.299	.421	....
Mobile Home Multiple Peril	64,887	....	3,676	3,768	....	....	.002
Totals	$ 87,705	$ 22,630	$ 20,410	$ 19,163	.847	.902	
(9252) GREAT NORTHERN INSURANCE COMPANY (038) CHUBB AND SON INC.							
Homeowners Multiple Peril	$ 219	$ 215	$ 465	$ −279	−1.298	2.163	....
Commercial Multiple Peril	376,436	215,807	61,801	256,842	1.190	.286	.001
Ocean Marine	1,569	985	....	184	.187	....	....
Inland Marine	13,514	11,177	....	−957	−.086	....	....
Workers Compensation	195,640	34,892	1,871	25,666	.736	.054	....
Other Liability	−10	−10	....	−22	2.200	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	231	308	....	113	.367	....	....
Other Private Passenger Auto-Liability	882	1,777	....	287	.162	....	....
Commercial Auto No-Fault (Personal Injury Protection)	436	409	....	161	.394	....	....
Other Commercial Auto Liability	8,441	7,896	1,567	3,720	.471	.198	....
Private Passenger Auto Physical Damage	568	1,101	1,808	1,843	1.674	1.642	....
Commercial Auto Physical Damage	1,783	1,736	1,559	1,618	.932	.898	....
Fidelity	6,409	3,967	....	552	.139	....	....
Burglary and Theft	1,116	1,554	....	41	.026	....	....
Boiler and Machinery	114,890	120,140	23,059	13,651	.114	.192	.007
Totals	$ 722,124	$ 401,954	$ 92,130	$ 303,420	.755	.299	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9250) GREAT PLAINS INSURANCE COMPANY, INCORPORATED (386) ELIC CORPORATION							
No Business Written							
(1380) GREAT SOUTHWEST FIRE INSURANCE COMPANY (169) SENTRY INSURANCE GROUP							
No Business Written							
(9253) GREAT WEST CASUALTY COMPANY (032) BITUMINOUS CASUALTY CP							
No Business Written							
(9729) GREATER NEW YORK MUTUAL INSURANCE COMPANY (222) GREATER NEW YORK							
Fire	$	$ 344	$	$ −300	−.872		
Allied Lines		36		−30	−.833		
Commercial Multiple Peril	32,548	26,395	−17,013	18,219	.690	−.645	
Inland Marine	136	127		−10	−.079		
Workers Compensation	164,844	166,238	44,870	9,026	.054	.270	
Other Liability	25,916	37,762		−48,493	−1.284		
Private Passenger Auto No-Fault (Personal Injury Protection)	1,731	1,794	1,331	724	.404	.742	
Other Private Passenger Auto-Liability	11,191	9,888	102,841	111,910	11.318	10.401	
Commercial Auto No-Fault (Personal Injury Protection)	3,469	3,828	13,314	−10,237	−2,674	3.478	
Other Commercial Auto Liability	47,724	44,118	29,896	17,228	.390	.678	
Private Passenger Auto Physical Damage	15,787	14,731	10,933	14,622	.993	.742	
Commercial Auto Physical Damage	21,390	20,765	9,794	7,991	.385	.472	
Fidelity				−10			
Surety				−10			
Glass		40		−10	−250		
Burglary and Theft	2,645	1,350	250	220	.163	.185	
Totals	$ 347,383	$ 327,416	$ 196,216	$ 120,840	.369	.599	
(9251) GUARANTEE INSURANCE COMPANY (325) SCOTTISH AND YORK INTERNATIONAL							
Fire	$ 11,426	$ 14,151	$ 290	$ 1,073	.076	.020	
Allied Lines	11,223	38,506	4,377	9,573	.249	.114	
Commercial Multiple Peril	472,348	437,805	230,411	98,304	.225	.526	.001
Inland Marine	207,337	156,483	11,819	411,599	2.630	.076	.001
Group Accident and Health			5,282	5,282			
Workers Compensation	88,964	79,388		5,610	.071		
Other Liability	422,813	770,204	675,776	1,292,495	1.678	.877	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	−89	−55	−12	−38	.691	.218	
Other Private Passenger Auto-Liability	5,293	4,613	1,580	4,093	.887	.343	
Commercial Auto No-Fault (Personal Injury Protection)	144,263	163,126	81,845	89,720	.550	.502	.007
Other Commercial Auto Liability	1,648,362	1,863,387	1,297,324	3,658,045	1.963	.696	.007
Private Passenger Auto Physical Damage	7,716	6,632	7,149	2,768	.417	1.078	
Commercial Auto Physical Damage	476,279	427,589	219,762	252,056	.589	.514	.004
Glass	157	246	134	97	.394	.545	
Burglary and Theft	1,719	1,597	422	355	.222	.264	
Totals	$ 3,497,811	$ 3,963,674	$ 2,536,159	$ 5,831,032	1.471	.640	
(9259) GUARANTEE TITLE AND TRUST COMPANY							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9522) GULF AMERICAN INSURANCE COMPANY (438) VOYAGER							
Fire	$ 12,272	$ 2,731	$	$	....	....	....
Allied Lines	3,628	800	....	....	....	....	....
Homeowners Multiple Peril	57,893	20,882	3,210	82,845	3.967	.154	....
Commercial Multiple Peril	244,490	201,000	325,787	665,315	3.310	1.621	....
Ocean Marine	648	648	263	263	.406	.406	....
Inland Marine	....	....	88,830	78,647	....	....	....
Group Accident and Health	1,003,965	750,842	103,277	539,618	.719	.138	.016
Workers Compensation	5,701,315	3,566,375	1,671,584	2,878,534	.807	.468	.011
Other Liability	1,236,612	1,231,930	267,617	84,484	.069	.217	.005
Commercial Auto No-Fault (Personal Injury Protection)	26,699	14,267	1,742	33,520	2.349	.122	.001
Other Commercial Auto Liability	495,121	256,550	45,213	124,584	.486	.176	.002
Private Passenger Auto Physical Damage	51,181	2,916	67,768	64,489	22.116	23.240	....
Commercial Auto Physical Damage	235,034	127,842	125,574	140,194	1.097	.982	.002
Surety	98,547	98,547	....	1,948	.020	....	.001
Totals	$ 9,167,425	$ 6,277,330	$ 2,700,865	$ 4,694,441	.748	.430	
(9254) GULF INSURANCE COMPANY (041) GULF INSURANCE							
Fire	$ 183,750	$ 194,688	$ 286,761	$ 316,361	1.625	1.473	.002
Allied Lines	168,733	161,407	48,969	46,518	.288	.304	.003
Farmowners Multiple Peril	58	52	....	....	....	....	....
Homeowners Multiple Peril	784,018	732,639	456,609	414,891	.566	.623	.001
Commercial Multiple Peril	133,103	145,246	939,100	459,323	3.162	6.466	....
Inland Marine	275,028	262,781	138,246	121,419	.462	.526	.002
Medical Malpractice	55	189	....	−3,300	−17.460	....	....
Workers Compensation	155,598	202,342	201,430	239,809	1.185	.995	....
Other Liability	389,124	412,426	342,068	175,541	.426	.829	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	248,716	225,356	170,675	162,656	.722	.757	.001
Other Private Passenger Auto-Liability	841,419	786,998	646,918	657,726	.836	.822	....
Commercial Auto No-Fault (Personal Injury Protection)	9,366	7,755	5,966	−38,203	−4.926	.769	....
Other Commercial Auto Liability	74,091	78,750	188,446	−58,732	−.746	2.393	....
Private Passenger Auto Physical Damage	517,598	443,613	471,325	503,264	1.134	1.062	....
Commercial Auto Physical Damage	−7,224	4,533	47,223	15,286	3.372	10.418	....
Fidelity	3,392	3,068	....	....	....	....	....
Surety	41,979	41,981	4,411	3,611	.086	.105	....
Glass	3,617	3,563	2,661	2,661	.747	.747	.004
Burglary and Theft	5,329	5,648	3,855	1,855	.328	.683	.001
Totals	$ 3,827,750	$ 3,713,035	$ 3,954,783	$ 3,020,688	.814	1.065	
(3150) HAMBURG INTERNATIONAL REINSURANCE COMPANY (U.S. BRANCH) (868) HAMBURG INTERNATIONAL GROUP							
No Business Written							
(9256) HAMILTON INSURANCE COMPANY							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 21,966	$ 106,961	$ 60,872	$ 26,312	.246	.569	....
Private Passenger Auto Physical Damage	827,270	3,712,927	4,371,407	3,420,998	.921	1.177	.001
Commercial Auto Physical Damage	−8,296	−4,530	....	....	....	....	....
Totals	$ 840,940	$ 3,815,358	$ 4,432,279	$ 3,447,310	.904	1.162	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1386) HANOVER INSURANCE COMPANY (088) AMERICA GROUP							
Fire	$ 153,792	$ 166,707	$ 66,125	$ 81,013	.486	.397	.001
Allied Lines	141,798	142,276	30,667	21,181	.149	.216	.002
Homeowners Multiple Peril	834,944	840,802	461,719	483,083	.575	.549	.001
Commercial Multiple Peril	994,016	932,935	440,552	194,400	.208	.472	.002
Ocean Marine	21,424	22,339	590	3,590	.161	.026	....
Inland Marine	189,045	185,984	65,977	65,746	.354	.355	.001
Earthquake	127	123	....	−4	−.033	....	....
Workers Compensation	295,327	312,264	282,671	422,219	1.352	.905	....
Other Liability	251,023	265,235	59,293	11,686	.044	.224	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	326,300	312,300	242,705	253,045	.810	.777	.001
Other Private Passenger Auto-Liability	1,309,402	1,265,191	648,025	1,374,150	1.086	.512	.001
Commercial Auto No-Fault (Personal Injury Protection)	20,552	26,831	5,340	6,508	.243	.199	.001
Other Commercial Auto Liability	268,120	308,416	281,698	186,167	.604	.913	.001
Private Passenger Auto Physical Damage	716,136	674,022	559,652	542,603	.805	.830	.001
Commercial Auto Physical Damage	145,669	155,655	120,982	98,956	.636	.777	.001
Aircraft (All Perils)	−7,822	−7,790	66,819	41,261	−5.297	−8.578	....
Fidelity	−2,502	3,149	....	249	.079	....	....
Surety	75,026	48,082	−6,774	−9,811	−.204	−.141	.001
Glass	1,122	2,047	....	−371	−.181	....	.001
Burglary and Theft	−828	3,978	....	−870	−.219	....	....
Boiler and Machinery	5,956	8,894	5,747	7,701	.866	.646	....
Credit	11,776	12,960	11,528	28,883	2.225	.888	.002
Totals	$ 5,750,043	$ 5,682,390	$ 3,343,316	$ 3,811,385	.671	.588	
(9255) HANSECO INSURANCE COMPANY (356) JOHN HANCOCK GROUP							
No Business Written							
(9257) HARBOR INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Fire	$ 15,623	$ 41,033	$	$ −13,268	−.323	....	....
Allied Lines	−2,445	8,244	1,482	−2,644	−.321	.180	....
Inland Marine	34,021	56,315	7,000	−6,571	−.152	.124	....
Earthquake	370	370	....	....	....	....	....
Other Liability	740,036	735,433	119,615	1,592,221	2.165	.163	.003
Commercial Auto No-Fault (Personal Injury Protection)	70,787	70,787	41	49,812	.704	.001	.003
Other Commercial Auto Liability	378,539	361,739	65,899	455,586	1.259	.182	.001
Commercial Auto Physical Damage	78,433	78,640	74,981	155,709	1.980	.953	....
Fidelity	156	632	....	−2,889	−4.571	....	....
Glass	15	56	....	....	....	....	....
Burglary and Theft	2,944	3.148	....	1,394	.443	....	....
Totals	$ 1,318,481	$ 1,356,397	$ 269,018	$ 2,227,350	1.642	.198	
(1386) HARCO NATIONAL INSURANCE COMPANY (258) HARCO HOLDINGS							
Fire	$ 6,311	$ 3,827	$	$ 61	.016	....	....
Allied Lines	10,759	8,677	642	614	.071	.074	....
Inland Marine	85,718	91,046	47,944	81,362	.894	.527	....
Workers Compensation	64,677	35,667	365	15,991	.448	.010	....
Other Liability	13,554	12,073	....	2,406	.199	....	....
Commercial Auto No-Fault (Personal Injury Protection)	2,871	2,960	....	1,170	.395	....	....
Other Commercial Auto Liability	49,788	42,986	9,375	−145	−.003	.218	....
Private Passenger Auto Physical Damage	....	1,139	....	36	.032	....	....
Commercial Auto Physical Damage	125,955	261,601	173,856	115,058	.440	.665	.001
Fidelity	3,196	2,636	....	384	.146	....	....
Surety	5,703	5,067	....	3,477	.686	....	....
Glass	262	283	....	27	.095	....	....
Burglary and Theft	2,512	1,818	....	−42	−.023	....	....
Totals	$ 371,306	$ 469,780	$ 232,184	$ 220,399	.469	.494	
(2346) HARLEYSVILLE MUTUAL INSURANCE COMPANY (253) HARLEYSVILLE GROUP							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

(9260) HARTFORD ACCIDENT & INDEMNITY COMPANY
(091) HARTFORD

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 367,486	$ 272,704	$ 116,882	$ 81,607	.299	.429	.004
Allied Lines	253,346	183,137	102,731	91,951	.502	.561	.004
Farmowners Multiple Peril	289	4,535	1,173	1,015	.224	.259	....
Homeowners Multiple Peril	309,822	287,141	160,262	−63,108	−.220	.558	....
Commercial Multiple Peril	1,526,950	2,392,291	2,669,509	1,774,534	.742	1.116	.004
Ocean Marine	102,559	105,901	86,740	1,073,674	10.138	.819	.001
Inland Marine	161,271	248,397	83,028	29,558	.119	.334	.001
Medical Malpractice	177,011	110,329	701,152	409,260	3.709	6.355	.002
Earthquaks	146	69	....	....	....	....	....
Group Accident and Health	10,977,826	10,914,693	9,026,480	7,152,361	.655	.827	.177
Collectively Renewable Accident and Health	316,017	331,585	141,632	227,284	.685	.427	.098
Guaranteed Renewable Accident and Health	14,731	15,421	21,702	16,500	1.070	1.407	....
Non-Renewable Stated Reinsurance Accident and Health	1,281	1,299	2,034	−9,911	−7.630	1.566	....
Other Accident Only	22,944	23,548	16,543	18,154	.771	.703	.011
All Other Accident and Health	6,431	6,569	1,864	−2,423	−.369	.284	....
Workers Compensation	6,505,479	7,305,124	7,188,978	427,978	.059	.984	.012
Other Liability	2,450,803	2,996,959	3,389,270	7,210,726	2.406	1.131	.010
Private Passenger Auto No-Fault (Personal Injury Protection)	122,304	145,427	108,366	33,313	.229	.745	....
Other Private Passenger Auto-Liability	695,529	777,707	747,372	411,211	.529	.961	....
Commercial Auto No-Fault (Personal Injury Protection)	203,848	246,618	101,076	42,957	.174	.410	.011
Other Commercial Auto Liability	3,963,315	4,091,113	5,729,042	7,453,672	1.822	1.400	.017
Private Passenger Auto Physical Damage	508,698	511,991	398,453	312,235	.610	.778	....
Commercial Auto Physical Damage	529,126	602,130	542,176	270,822	.450	.900	.005
Fidelity	161,829	131,888	51,048	69,304	.525	.387	.010
Surety	451,068	439,594	19,084	−7,912	−.018	.043	.006
Glass	185	1,275	781	−2,708	−2.124	.613	....
Burglary and Theft	91,780	51,259	−1,742	−7,689	−.150	−.034	.018
Boiler and Machinery	90,026	45,912	85,205	140,605	3.062	1.856	.005
Credit	40,093	40,093	....	....	....	....	.008
Totals	$ 30,060,193	$ 32,284,707	$ 31,490,841	$ 27,154,992	.841	.975	

(9263) HARTFORD CASUALTY INSURANCE COMPANY
(091) HARTFORD

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 548	$ 92	$	$ 42	.457	....	....
Allied Lines	480	575	....	−21	−.037	....	....
Homeowners Multiple Peril	1,505,160	1,416,408	664,162	826,243	.583	.469	.002
Commercial Multiple Peril	1,046,968	1,133,147	917,435	764,442	.675	.810	.002
Ocean Marine	14,099	10,511	2,626	4,344	.413	.250	....
Inland Marine	188,322	175,789	86,304	73,370	.417	.491	.001
Earthquake	291	191	....	....	....	....	....
Workers Compensation	93,626	186,887	632,205	96,124	.514	3.383	....
Other Liability	644,875	597,649	112,083	415,660	.695	.188	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	306,908	262,841	256,397	324,214	1.233	.975	.001
Other Private Passenger Auto-Liability	2,262,076	2,076,903	1,047,064	1,320,731	.636	.504	.002
Commercial Auto No-Fault (Personal Injury Protection)	76,495	63,071	3,412	14,884	.236	.054	.004
Other Commercial Auto Liability	1,843,129	1,375,911	323,118	1,132,124	.823	.235	.008
Private Passenger Auto Physical Damage	1,173,582	1,056,245	696,709	750,642	.711	.660	.001
Commercial Auto Physical Damage	723,359	554,213	361,089	411,878	.743	.652	.007
Fidelity	....	....	....	43	....	....	....
Surety	700	502	....	15	.030	....	....
Glass	429	428	....	60	.140	....	....
Burglary and Theft	....	18	....	18	1.000	....	....
Boiler and Machinery	856	584	....	....	....	....	....
Totals	$ 9,881,903	$ 8,911,965	$ 5,102,604	$ 6,134,813	.688	.573	

(1390) HARTFORD FIRE INSURANCE COMPANY
(091) HARTFORD

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 101,690	$ 244,953	$ 1,806	$ −39,367	−.161	.007	.001
Allied Lines	32,691	125,664	13,930	−17,864	−.142	.111	....
Farmowners Multiple Peril	....	....	....	−8	....	....	....
Homeowners Multiple Peril	7,027	6,802	1,175,268	1,566,949	230.366	172.786	....
Commercial Multiple Peril	2,251,617	1,911,002	2,200,004	1,776,164	.929	1.151	.006
Ocean Marine	60,349	52,109	243,782	1,165,785	22.372	4.678	.001
Inland Marine	334,140	317,127	474,478	494,478	1.559	1.496	.002
Medical Malpractice	27,540	5,737	....	....	....	....	....
Earthquake	240	3,476	....	....	....	....	....
Workers Compensation	2,762,808	1,947,297	500,741	1,937,415	.995	.257	.006
Other Liability	566,078	481,108	184,996	504,182	1.048	.385	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	15,154	11,203	9,310	27,676	2.470	.831	....
Other Private Passenger Auto-Liability	162,175	131,120	26,321	68,414	.522	.201	....
Commercial Auto No-Fault (Personal Injury Protection)	−29	−11	....	212	−19.273	....	....
Other Commercial Auto Liability	5,669	2,083	156	4,772	2.291	.075	....
Private Passenger Auto Physical Damage	80,214	64,925	64,222	67,176	1.035	.989	....
Commercial Auto Physical Damage	−130	246	506	654	2.659	2.053	....
Aircraft (All Perils)	933,826	933,826	1,437,772	−2,067,153	−2.214	1.540	.039
Fidelity	....	....	....	896	....	....	....
Surety	99,365	132,677	....	2,679	.020	....	.001
Glass	250	106	....	−2	−.019	....	....
Burglary and Theft	142	112	....	980	8.750	....	....
Boiler and Machinery	4,261	32,437	....	−26,430	−.815	....	....
Totals	$ 7,445,027	$ 6,403,989	$ 6,333,311	$ 5,467,608	.854	.989	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1391) HARTFORD INSURANCE COMPANY OF THE SOUTHEAST (091) HARTFORD							
Fire	$ 1,571,610	$ 1,553,112	$ 637,333	$ 714,732	.460	.410	.019
Allied Lines	989,940	959,437	331,757	396,242	.413	.346	.019
Farmowners Multiple Peril	13,353	11,091	....	426	.038	....	.002
Homeowners Multiple Peril	7,055,534	6,989,569	2,659,469	1,981,464	.283	.380	.013
Commercial Multiple Peril	7,738,759	7,188,452	3,245,465	4,342,876	.604	.451	.021
Ocean Marine	1,067,161	1,130,105	794,650	939,141	.831	.703	.020
Inland Marine	1,680,243	1,642,252	964,519	1,223,868	.745	.587	.012
Medical Malpractice	585,369	254,293	....	141,501	.556	....	.008
Earthquake	495	431	....	....	....	....	.001
Workers Compensation	2,982,091	3,603,030	1,714,137	3,484,913	.967	.476	.005
Other Liability	3,998,517	4,133,555	505,256	2,414,627	.584	.122	.016
Private Passenger Auto No-Fault (Personal Injury Protection)	851,733	824,516	681,131	754,8[illegible]	.915	.826	.004
Other Private Passenger Auto-Liability	5,806,047	6,138,066	2,745,476	4,101,342	.668	.447	.006
Commercial Auto No-Fault (Personal Injury Protection)	114,278	183,550	47,973	60,634	.330	.261	.006
Other Commercial Auto Liability	2,447,936	2,796,508	1,552,435	2,523,315	.902	.555	.011
Private Passenger Auto Physical Damage	2,773,689	2,857,288	2,105,794	2,126,191	.744	.737	.004
Commercial Auto Physical Damage	960,424	1,141,053	635,818	616,756	.541	.557	.009
Fidelity	368,597	305,039	21,841	52,912	.173	.072	.022
Surety	382,146	343,045	10,000	26,667	.078	.029	.005
Glass	12,587	13,484	6,086	12,338	.915	.451	.015
Burglary and Theft	78,130	68,052	4,430	13,896	.204	.065	.015
Boiler and Machinery	8,950	7,723	....	....	....	....	....
Totals	$ 41,487,569	$ 42,143,671	$ 18,863,570	$ 25,928,659	.615	.443	
(1389) HARTFORD INSURANCE COMPANY OF THE MIDWEST (091) HARTFORD							
Commercial Multiple Peril	$ 28,392	$ 28,392	$ 420	$ −1,372	−.048	.015	....
Inland Marine	159	172	....	−12	−.070	....	....
Workers Compensation	....	−112	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	43	26	....	1	.038	....	....
Other Private Passenger Auto-Liability	360	225	....	13	.058	....	....
Commercial Auto No-Fault (Personal Injury Protection)	....	....	....	−3	....	....	....
Other Commercial Auto Liability	....	....	....	−90	....	....	....
Private Passenger Auto Physical Damage	149	93	....	4	.043	....	....
Commercial Auto Physical Damage	....	....	....	−42	....	....	....
Totals	$ 29,103	$ 28,796	$ 420	$ −1,501	−.052	.015	
(9265) HARTFORD STEAM BOILER INSPECTION & INSURANCE CO. (266) HARTFORD STEAM BOILER							
Other Liability	$ 5,356	$ 5,436	$ 2	$ −20	−.004	....	....
Boiler and Machinery	2,992,404	3,036,837	2,314,818	195,114	.064	.762	.193
Totals	$ 2,997,760	$ 3,042,273	$ 2,314,820	$ 195,094	.064	.761	
(9264) HEALTH INSURANCE OF VERMONT, INCORPORATED							
Non-Cancellable Accident and Health	$ 14,733	$ 14,133	$ 15,041	$ 12,791	.905	1.064	.010
Guaranteed Renewable Accident and Health	39,641	36,992	59,105	70,923	1.917	1.598	.001
Other Accident Only	738	617	....	....	....	....	....
Totals	$ 55,112	$ 51,742	$ 74,146	$ 83,714	1.618	1.433	
(1393) HERALD FIRE INSURANCE COMPANY (223) INDEPENDENT LIFE AND ACCIDENT							
Fire	$ 3,205	$ 3,006	$	$ −11	−.004	....	....
Allied Lines	2,751	2,518	....	....	....	....	....
Homeowners Multiple Peril	1,779,369	1,814,090	1,235,884	837,410	.452	.681	.003
Commercial Multiple Peril	307,725	336,420	235,910	89,724	.267	.701	....
Inland Marine	24,153	24,499	17,315	16,660	.680	.707	....
Other Liability	197	153	....	2	.013	....	....
Totals	$ 2,117,400	$ 2,180,686	$ 1,489,109	$ 943,785	.433	.683	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1396) HERITAGE INSURANCE COMPANY OF AMERICA							
Fire	$ 4,788	$ 3,551	$ 6,105	$ 6,119	1.723	1.719	....
Allied Lines	1,197	888	1,526	1,532	1.725	1.718	....
Commercial Multiple Peril	58,950	144,292	668,200	538,140	3.730	4.631	....
Workers Compensation	....	....	....	−1,712	....	....	....
Other Liability	4,799	39,156	40,647	−30,177	−.771	1.038	....
Private Passenger Auto No-Fault (Personal Injury Protection)	779,811	627,851	222,014	405,731	.646	.354	.003
Other Private Passenger Auto-Liability	2,401,317	2,102,953	1,285,536	1,747,897	.831	.611	.002
Commercial Auto No-Fault (Personal Injury Protection)	26	11	1	6	.545	.091	....
Other Commercial Auto Liability	562	454	7	49,987	110.104	.015	....
Private Passenger Auto Physical Damage	889,146	613,569	461,132	523,178	.853	.752	.001
Commercial Auto Physical Damage	358	258	10	20	.078	.039	....
Surety	2,186,818	2,213,495	172,761	131,767	.060	.078	.032
Totals	$ 6,329,772	$ 5,746,478	$ 2,857,939	$ 3,372,468	.587	.497	
(9733) HERITAGE MUTUAL INSURANCE COMPANY							
No Business Written							
(9269) HIGHLANDS INSURANCE COMPANY (094) HALLIBURTON GROUP							
Fire	$ 391,928	$ 395,206	$ 135,893	$ 172,964	.438	.344	.004
Allied Lines	564,645	515,229	32,582	25,945	.050	.063	.010
Homeowners Multiple Peril	1,578,279	1,582,362	579,190	672,916	.425	.366	.003
Commercial Multiple Peril	675,419	792,508	936,591	575,102	.726	1.182	.001
Ocean Marine	451,292	447,129	492,774	386,206	.864	1.102	.006
Inland Marine	123,412	123,931	4,662	−688	−.006	.038	....
Workers Compensation	126,925	128,121	205,462	78,330	.611	1.604	....
Other Liability	356,226	350,452	462,683	317,950	.907	1.320	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	136	140	−302	−452	−3.229	−2.157	....
Other Private Passenger Auto-Liability	514	526	1,267	686	1.304	2.409	....
Commercial Auto No-Fault (Personal Injury Protection)	5,351	5,297	4,813	−3,107	−.587	.909	....
Other Commercial Auto Liability	167,809	162,056	140,616	85,606	.528	.868	....
Private Passenger Auto Physical Damage	10	10	....	....	....	....	....
Commercial Auto Physical Damage	898	802	−57	61	.076	−.071	....
Surety	163,240	72,526	−35,000	−94,938	−1.309	−.483	.002
Totals	$ 4,606,084	$ 4,576,299	$ 2,961,154	$ 2,216,583	.484	.647	
(9262) HIGHLANDS UNDERWRITERS INSURANCE COMPANY (094) HALLIBURTON GROUP							
Workers Compensation	$ −6	$ −5	$	$	....	....	....
Surety	7,110	1,037	....	....	....	....	....
Totals	$ 7,104	$ 1,032	$	$	....	....	
(2350) HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM							
Fire	$ 131,118	$ 134,809	$ 60,550	$ 132,309	.981	.449	.001
Allied Lines	156,138	138,523	32,398	29,665	.214	.234	.003
Homeowners Multiple Peril	1,107,706	1,066.013	950,974	760,054	.713	.892	.002
Commercial Multiple Peril	387,022	442,495	221,362	222,272	.502	.500	.001
Inland Marine	8,258	8,820	5,728	5,381	.610	.649	....
Workers Compensation	....	....	11,207	2,098	....	....	....
Other Liability	26,111	31,628	1,500	−13,779	−.436	.047	....
Commercial Auto No-Fault (Personal Injury Protection)	1,260	2,296	1,272	638	.277	.554	....
Other Commercial Auto Liability	23,484	31,395	43,616	5,364	.171	1.389	....
Commercial Auto Physical Damage	9,165	11,905	8,985	7,322	.615	.755	....
Glass	325	360	590	576	1.600	1.639	....
Burglary and Theft	737	737	....	1,191	1.616	....	....
Totals	$ 1,851,413	$ 1,888,981	$ 1,338,180	$ 1,153,089	.617	.716	
(9266) HOME AND AUTOMOBILE INSURANCE COMPANY (031) BERKSHIRE-HATHAWAY							
Other Liability	$ 195,195	$ 268,647	$ 12,645	$ 87,896	.327	.047	....
Totals	$ 195,195	$ 268,647	$ 12,645	$ 87,896	.327	.047	
(9260) HOME GUARANTY INSURANCE CORPORATION							
Mortgage Guaranty	$ 317,780	$ 60,096	$ 6,904	$ 7,111	.118	.115	.012
Totals	$ 317,780	$ 60,096	$ 6,904	$ 7,111	.118	.115	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9275) HOME INDEMNITY COMPANY (095) HOME INSURANCE							
Fire	$ 79,986	$ 82,948	$ 2,563	$ 9,563	.115	.031	....
Allied Lines	30,240	26,902	8,279	9,279	.345	.308	....
Homeowners Multiple Peril	187,296	158,908	563,768	60,768	.382	.357	....
Commercial Multiple Peril	126,845	111,456	560,348	477,556	4.285	5.028	....
Inland Marine	58,122	73,046	193,483	40,483	.554	2.649	....
Medical Malpractice	68	69	....	1,500	21.739	....	....
Earthquake	36	23	....	....	....	....	....
Other Accident Only	65	109	329	111	1.018	3.018	....
Workers Compensation	9,353,370	8,086,555	5,050,035	3,960,103	.490	.624	.018
Other Liability	5,986,095	5,326,898	1,712,353	4,311,264	.809	.321	.024
Private Passenger Auto No-Fault (Personal Injury Protection)	107,500	106,396	104,006	123,492	1.161	.978	....
Other Private Passenger Auto-Liability	579,200	571,396	449,942	474,367	.830	.787	....
Commercial Auto No-Fault (Personal Injury Protection)	111,565	129,291	40,698	12,638	.098	.315	.006
Other Commercial Auto Liability	3,766,510	4,053,686	5,125,489	5,437,334	1.341	1.264	.016
Private Passenger Auto Physical Damage	327,476	315,148	225,514	221,978	.704	.716	....
Commercial Auto Physical Damage	1,036,170	1,143,233	958,019	793,463	.694	.838	.010
Fidelity	4,148	8,081	8,202	−2,161	−.267	1.015	....
Surety	13,863	14,567	−8,928	−8,203	−.563	−.613	....
Glass	473	1,009	1,162	1,162	1.152	1.152	....
Burglary and Theft	2,184	6,069	532	41,081	6.769	.088	....
Boiler and Machinery	1,252	623	....	....	....	....	....
Totals	$ 21,772,454	$ 20,216,413	$ 14,468,794	$ 15,965,776	.790	.717	
(1402) HOME INSURANCE COMPANY (095) HOME INSURANCE							
Fire	$ 725,063	$ 770,957	$ 310,390	$ 334,136	.433	.403	.008
Allied Lines	407,527	416,977	327,607	362,362	.869	.786	.007
Homeowners Multiple Peril	703,455	686,816	532,120	413,579	.602	.775	.001
Commercial Multiple Peril	6,351,344	6,550,855	4,135,541	4,721,385	.721	.631	.017
Ocean Marine	578,764	682,457	463,604	444,756	.652	.679	.010
Inland Marine	888,076	892,109	1,150,050	1,087,979	1.220	1.289	.006
Medical Malpractice	859	2,244	....	....	....	....	....
Earthquake	115	205	....	....	....	....	....
Group Accident and Health	803,552	881,029	390,388	669,224	.760	.443	.012
Other Accident Only	2,801	3,011	....	....	....	....	.001
All Other Accident and Health	....	5	....	....	....	....	....
Workers Compensation	3,735,427	4,982,199	2,111,318	2,022,967	.406	.424	.007
Other Liability	813,134	754,373	103,130	762,765	1.011	.137	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	223,891	206,775	108,377	164,640	.796	.524	.001
Other Private Passenger Auto-Liability	805,257	738,027	497,625	641,085	.869	.674	....
Commercial Auto No-Fault (Personal Injury Protection)	44,152	39,877	6,676	19,065	.478	.167	.002
Other Commercial Auto Liability	1,086,775	892,063	530,092	740,570	.830	.594	.004
Private Passenger Auto Physical Damage	630,218	553,850	402,459	407,599	.736	.727	.001
Commercial Auto Physical Damage	468,734	388,500	301,248	334,505	.861	.775	.004
Aircraft (All Perils)	....	....	....	−141	....	....	....
Fidelity	1,152	1,351	524	−783	−.580	.388	....
Surety	8,331	5,549	....	−4,818	−.868	....	....
Glass	1,774	2,120	362	362	.171	.171	.002
Burglary and Theft	6,082	8,220	4,694	5,694	.693	.571	.001
Boiler and Machinery	546,522	518,553	779,589	181,644	.350	1.503	.035
Totals	$ 18,833,005	$ 19,978,122	$ 12,155,874	$ 13,308,575	.666	.608	
(1405) HORACE MANN INSURANCE COMPANY (102) INA							
Fire	$	$	$ 560	$ 560	....	....	....
Homeowners Multiple Peril	....	....	281	281	....	....	....
Inland Marine	....	....	2,100	2,100	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	....	....	1,906	−968	....	....	....
Other Private Passenger Auto-Liability	....	....	244	−2,395	....	....	....
Private Passenger Auto Physical Damage	....	....	−5,646	−5,397	....	....	....
Totals	$	$	$ −555	$ −5,819	....	....	
(1407) HORIZON INSURANCE COMPANY							
Fire	$ 48,169	$ 40,639	$ 3,902	$ 276,511	6.804	.096	....
Allied Lines	39,687	32,355	15,911	198,293	6.129	.492	....
Commercial Multiple Peril	919,224	780,052	155,989	472,053	.605	.200	.002
Other Liability	368,959	386,069	21,877	220,392	.571	.070	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	1,712,788	1,873,519	352,270	962,685	.514	.188	.008
Other Private Passenger Auto-Liability	4,605,122	4,525,264	2,108,275	4,754,738	1.051	.466	.005
Commercial Auto No-Fault (Personal Injury Protection)	852,416	589,129	7,175	7,175	.012	.012	.046
Other Commercial Auto Liability	3,967,434	2,489,738	155,927	681,725	.274	.063	.017
Private Passenger Auto Physical Damage	1,462,147	1,809,989	2,426,279	2,451,551	1.354	1.340	.002
Commercial Auto Physical Damage	1,048,585	656,303	292,448	479,203	.730	.446	.010
Glass	1,157	1,964	....	....	....	....	.001
Totals	$ 15,025,698	$ 13,185,021	$ 5,545,063	$ 10,504,326	.797	.421	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1410) HOUSTON GENERAL INSURANCE COMPANY							
(817) HOUSTON GENERAL INSURANCE							
Fire	$ 1,279	$ 1,197	$	$ 19	.016	....	....
Allied Lines	186	186	....	1	.005	....	....
Commercial Multiple Peril	3,124	4,794	3,589	15,136	3.157	.749	....
Workers Compensation	69,933	68,149	42,771	45,610	.669	.628	....
Other Liability	737,743	777,344	350,447	645,822	.831	.451	.003
Commercial Auto No-Fault (Personal Injury Protection)	595	405	....	26	.064	....	....
Other Commercial Auto Liability	12,724	9,434	45	642	.068	.005	....
Commercial Auto Physical Damage	4,227	4,156	649	719	.173	.156	....
Surety	400	317	....	44	.139	....	....
Totals	$ 830,211	$ 865,982	$ 397,501	$ 708,019	.818	.459	
(9270) INA EMPLOYERS INSURANCE COMPANY							
(901) CIGNA GROUP							
No Business Written							
(1414) INA REINSURANCE COMPANY							
(901) CIGNA GROUP							
Reinsurance Only							
(9735) IDEAL MUTUAL INSURANCE COMPANY							
(803) OPTIMUM COMPANIES GROUP							
Commercial Multiple Peril	$ 125,535	$ 106,042	$ −123	$ 40,405	.381	−.001	....
Ocean Marine	....	....	740	740	....	....	....
Inland Marine	....	....	704	−407	....	....	....
Medical Malpractice	....	....	210	−375,782	....	....	....
Workers Compensation	5,235,566	5,289,248	1,279,403	2,230,983	.422	.242	.010
Other Liability	1,815,076	1,758,770	603,299	1,400,720	.796	.343	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	9,082	8,669	3,776	21,108	2.435	.436	....
Other Private Passenger Auto-Liability	52,030	49,153	25,606	76,783	1.562	.521	....
Commercial Auto No-Fault (Personal Injury Protection)	....	....	188,568	213,991	....	....	....
Other Commercial Auto Liability	382,940	405,797	280,724	−93,600	−.231	.692	.001
Private Passenger Auto Physical Damage	30,493	28,165	18,463	34,898	1.239	.656	....
Commercial Auto Physical Damage	16,464	18,716	17,149	54,891	2.933	.916	....
Aircraft (All Perils)	679,554	659,779	2,004,063	2,522,751	3.824	3.037	.028
Totals	$ 8,346,740	$ 8,324,339	$ 4,422,582	$ 6,127,481	.736	.531	
(9261) ILLINOIS NATIONAL INSURANCE COMPANY							
(012) AMERICAN INTERNATIONAL GROUP							
Commercial Multiple Peril	$ 373	$ 353	$	$	....	....	....
Ocean Marine	2,014	830	....	....	....	....	....
Workers Compensation	1,038,750	595,936	124,125	245,811	.412	.206	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	22	12	....	....	....	....	....
Other Private Passenger Auto-Liability	180	105	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	24	14	....	....	....	....	....
Other Commercial Auto Liability	285	166	....	....	....	....	....
Private Passenger Auto Physical Damage	247	125	125	125	1.000	1.000	....
Commercial Auto Physical Damage	140	82	....	....	....	....	....
Totals	$ 1,042,035	$ 597,623	$ 124,250	$ 245,936	.412	.208	
(9274) IMPERIAL CASUALTY AND INDEMNITY COMPANY							
(436) IMPERIAL CASUALTY AND INDEMNITY							
Fire	$ 11,523	$ 6,970	$	$	....	....	....
Allied Lines	3,225	987	....	....	....	....	....
Commercial Multiple Peril	50,180	21,006	353	2,766	.132	.017	....
Ocean Marine	182,378	54,431	3,259	39,910	.733	.060	.003
Inland Marine	16,175	3,463	....	....	....	....	....
Collectively Renewable Accident and Health	321,685	316,363	239,180	208,347	.659	.756	.100
Guaranteed Renewable Accident and Health	336,768	342,607	100,000	99,005	.289	.292	.016
All Othor Accident and Health	1,773	1,773	....	....	....	....	....
Other Liability	269,328	173,889	....	133,206	.766	....	.001
Private Passenger Auto Physical Damage	....	....	....	106	....	....	....
Aircraft (All Perils)	923,538	906,241	366,316	409,841	.452	.404	.038
Totals	$ 2,116,573	$ 1,827,730	$ 709,108	$ 893,181	.489	.388	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

(9271) INA UNDERWRITERS INSURANCE COMPANY
(102) INA

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ −16,440	$ 44,877	$ 500	$ 5,524	.123	.011	....
Allied Lines	−16,841	22,126	34,361	−8,133	−.368	1.553	....
Homeowners Multiple Peril	217,622	204,105	63,960	93,792	.460	.313	....
Commercial Multiple Peril	158,564	424,791	906,861	1,022,934	2.408	2.135	....
Ocean Marine	2,456	404	....	....	....	....	....
Inland Marine	878,095	1,250,163	1,198,405	1,544,857	1.236	.959	.006
Medical Malpractice	538,000	269,967	....	157,098	.582	....	.007
Workers Compensation	336,845	450,951	790,165	794,982	1.763	1.752	....
Other Liability	2,133,786	1,865,023	245,993	633,474	.340	.132	.008
Private Passenger Auto No-Fault (Personal Injury Protection)	32,160	23,016	1,361	5,550	.241	.060	....
Other Private Passenger Auto-Liability	154,281	104,291	5,769	21,189	.203	.055	....
Commercial Auto No-Fault (Personal Injury Protection)	281	163	....	....	....	....	....
Other Commercial Auto Liability	402	652	4,158	4,632	7.104	6.377	....
Private Passenger Auto Physical Damage	90,161	61,487	15,172	31,184	.507	.247	....
Commercial Auto Physical Damage	83,039	45,900	65,697	103,773	2.261	1.431	....
Totals	$ 4,592,411	4,767,916	3,332,422	4,410,856	.925	.699	

(1416) INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
(102) INA

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Allied Lines	$ 18,512	$ 18,512	$	$	....	....	....
Homeowners Multiple Peril	84,244	18,449	692	502	.027	.038	....
Commercial Multiple Peril	340,454	268,212	389,995	308,426	1.150	1.454	....
Inland Marine	6,345	1,000	....	....	....	....	....
Other Liability	508,599	303,619	298,410	231,684	.763	.983	.002
Private Passenger Autc No-Fault (Personal Injury Protection)	42,587	29,772	3,424	3,730	.125	.115	....
Other Private Passenger Auto-Liability	261,752	186,222	88,471	55,234	.297	.475	....
Commercial Auto No-Fault (Personal Injury Protection)	1,020	463	....	....	....	....	....
Other Commercial Auto Liability	70,224	37,856	23,448	18,981	.501	.619	....
Private Passenger Auto Physical Damage	176,359	123,506	104,548	39,990	.324	.847	....
Commercial Auto Physical Damage	7,576	5,280	2,773	....	....	.525	....
Surety	158,690	189,417	−21,893	9,005	.048	−.116	.002
Totals	$ 1,676,362	$ 1,182,308	$ 889,868	$ 667,552	.565	.753	

(1415) INDEPENDENT FIRE INSURANCE COMPANY
(223) INDEPENDENT LIFE AND ACCIDENT

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 3,255,811	$ 3,324,082	$ 1,921,262	$ 2,541,311	.765	.578	.039
Allied Lines	1,462,340	1,460,923	589,491	595,543	.408	.404	.028
Homeowners Multiple Peril	8,440,367	8,256,768	5,242,207	4,776,125	.578	.635	.016
Commercial Multiple Peril	594,107	668,936	505,423	819,300	1.225	.756	.001
Inland Marine	208,856	215,257	220,991	218,168	1.014	1.027	.001
Other Liability	261,909	267,794	150,779	32,144	.120	.563	.001
Aircraft (All Perils)	−145	−145	32,762	−44,238	305.090	−225.945	....
Fidelity	240,751	240,751	185,774	200,618	.833	.772	.014
Industrial Fire	3,003,173	2,988,575	1,095,273	1,081,575	.362	.366	.695
Industrial Extended Coverage	571,918	568,184	272,274	272,466	.480	.479	.559
Mobile Home Multiple Peril	29,230	4,183	....	2,483	.594	....	....
Totals	$ 18,068,317	$ 17,995,308	$ 10,216,236	$ 10,495,495	.583	.568	

(1417) INDIANA INSURANCE COMPANY
(101) INDIANA GROUP INCORPORATED

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 448,576	$ 447,433	$ 153,851	$ 128,764	.288	.344	.005
Allied Lines	541,658	516,765	97,063	85,896	.166	.188	.010
Farmowners Multiple Peril	....	....	....	−5	....	....	....
Homeowners Multiple Peril	3,832,929	3,618,997	1,653,445	1,739,848	.481	.457	.007
Commercial Multiple Peril	2,016,619	1,996,060	1,536,299	1,675,418	.839	.770	.005
Inland Marine	38,246	47,758	23,716	42,745	.895	.497	....
Workers Compensation	788,112	937,288	785,207	865,281	.923	.838	.001
Other Liability	1,153,235	1,210,348	875,052	1,137,661	.940	.723	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	143,805	147,216	139,478	144,436	.981	.947	....
Other Private Passenger Auto-Liability	538,713	549,208	498,350	490,862	.893	.907	....
Commercial Auto No-Fault (Personal Injury Protection)	110,277	115,973	39,627	14,569	.126	.342	.006
Other Commercial Auto Liability	1,185,885	1,284,404	921,802	1,026,903	.800	.718	.005
Private Passenger Auto Physical Damage	368,068	372,115	343,867	304,321	.818	.924	....
Commercial Auto Physical Damage	502,830	508,783	334,318	273,804	.538	.657	.005
Fidelity	83	83	....	12	.145	....	....
Surety	1,955	5,532	....	−210	−.038	....	....
Glass	1,671	2,437	5,247	4,947	2.030	2.153	.002
Burglary and Theft	1,200	1,917	....	−400	−.209	....	....
Totals	$ 11,673,862	$ 11,762,337	$ 7,407,322	$ 7,934,852	.675	.630	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9737) INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY							
(246) INDIANA LUMBERMENS							
Workers Compensation	$ 2,498	$ 1,582	$	$ 260	.164	....	....
Other Private Passenger Auto-Liability	....	....	566	566	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	258	229	....	....	....	....	....
Other Commercial Auto Liability	4,659	4,234	200	200	.047	.047	....
Commercial Auto Physical Damage	2,006	1,953	....	....	....	....	....
Totals	$ 9,421	$ 7,998	$ 766	$ 1,026	.128	.096	
(9276) INDUSTRIAL FIRE & CASUALTY INSURANCE COMPANY							
(687) GUARANTEE TRUST							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 1,030,925	$ 838,300	$ 696,632	$ 603,014	.719	.831	.004
Other Private Passenger Auto-Liability	4,984,614	4,565,918	5,833,070	4,043,930	.886	1.278	.005
Private Passenger Auto Physical Damage	3,275,004	1,851,652	1,157,018	1,334,353	.721	.625	.005
Totals	$ 9,290,543	$ 7,255,870	$ 7,686,720	$ 5,981,297	.824	1.059	
(9277) INDUSTRIAL INDEMNITY COMPANY							
(052) CRUM AND FORSTER INSURANCE							
Fire	$ 85,435	$ 53,189	$	$ 1,506	.028	....	.001
Allied Lines	−23	414	....	−2	−.005	....	....
Commercial Multiple Peril	81,864	77,040	5,355	23,676	.307	.070	....
Ocean Marine	....	287	....	−94	−.328	....	....
Inland Marine	275,748	262,175	....	1,086,417	4.144	....	.002
Workers Compensation	566,192	563,255	332,047	347,516	.617	.590	.001
Other Liability	1,137,563	1,138,324	1,174,344	1,602,679	1.408	1.032	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	18	40	....	6	.150	....	....
Other Private Passenger Auto-Liability	194	158	....	29	.184	....	....
Commercial Auto No-Fault (Personal Injury Protection)	1,148	1,100	27,254	27,302	24.820	24.776	....
Other Commercial Auto Liability	26,036	29,753	7,700	48,878	1.643	.259	....
Private Passenger Auto Physical Damage	57	46	1,296	1,302	28.304	28.174	....
Commercial Auto Physical Damage	7,244	8,526	17,433	24,140	2.831	2.045	....
Surety	20,480	114,529	....	−4,547	−.040	....	....
Totals	$ 2,201,956	$ 2,248,836	$ 1,565,429	$ 3,158,808	1.405	.696	
(9272) INDUSTRIAL VALLEY TITLE INSURANCE COMPANY							
(636) INDUSTRIAL VALLEY							
Title	$ 657,106	$ 591,313	$ 44,378	$ 80,800	.137	.075	.009
Totals	$ 657,106	$ 591,313	$ 44,378	$ 80,800	.137	.075	
(1418) INLAND NATIONAL INSURANCE COMPANY							
(012) AMERICAN INTERNATIONAL GROUP							
No Business Written							
(1425) INSURANCE COMPANY OF STATE OF PENNSYLVANIA							
(012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 14,611	$ −32,188	$	$ −8,155	.253	....	....
Allied Lines	29,257	20,864	....	3,074	.147	....	....
Commercial Multiple Peril	93,875	84,314	103,850	671,105	7.960	1.232	....
Inland Marine	−44,429	−73,219	24,763	−36,190	.494	−.338	....
Medical Malpractice	87,990	83,333	....	26,803	.322	....	.001
Group Accident and Health	....	....	2,466	2,454	....	....	....
Guaranteed Renewable Accident and Health	....	....	2,707	2,707	....	....	....
Other Accident Only	....	....	10,090	2,023	....	....	....
Workers Compensation	427,342	291,283	235,288	215,399	.739	.808	....
Other Liability	426,192	469,146	163,606	103,709	.221	.349	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	576,774	228,666	8,361	198,018	.866	.037	.002
Other Private Passenger Auto-Liability	1,609,411	642,584	45,664	383,635	.597	.071	.001
Commercial Auto No-Fault (Personal Injury Protection)	419	314	415	3,725	11.863	1.322	....
Other Commercial Auto Liability	173,809	233,892	76,248	300,771	1.286	.326	....
Private Passenger Auto Physical Damage	702,928	290,767	27,968	84,281	.290	.096	.001
Commercial Auto Physical Damage	61,131	54,242	21,448	35,178	.649	.395	....
Aircraft (All Perils)	458,804	486,978	1,730,149	1,422,843	2.922	3.553	.019
Surety	....	−333	....	....	....	....	....
Totals	$ 4,618,114	$ 2,780,643	$ 2,453,023	$ 3,411,380	1.227	.882	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9268) INSURANCE COMPANY OF FLORIDA (217) DRUM CORPORATION							
Allied Lines	$ 63,469	$ 27,788	$ 4,023	$ 5,492	.198	.145	.001
Inland Marine	27,662	97,040	18,375	136,212	1.404	.189	....
Other Liability	20,378	20,977	20,197	19,191	.915	.963	....
Surety	74,090	86,369	....	25,144	.291	....	.001
Mobile Home Multiple Peril	9,409,974	8,908,076	3,889,618	4,401,537	.494	.437	.300
Mobile Home Physical Damage	1,149,286	1,190,170	412,003	471,296	.396	.346	.033
Totals	$ 10,744,859	$ 10,330,420	$ 4,344,416	$ 5,058,872	.490	.421	
(1420) INSURANCE COMPANY OF NORTH AMERICA (102) INA							
Fire	$ 795,486	$ 842,896	$ 406,012	$ 423,469	.502	.484	.009
Allied Linen	422,618	453,074	155,198	172,657	.381	.343	.008
Farmowners Multiple Peril	701,059	750,689	416,415	446,133	.594	.555	.106
Homeowners Multiple Peril	5,640,269	5,313,153	2,866,172	2,571,667	.484	.539	.011
Commercial Multiple Peril	13,112,396	13,648,876	11,328,052	8,964,423	.657	.830	.036
Ocean Marine	6,302,305	5,768,699	2,468,009	3,374,997	.585	.428	.119
Inland Marine	1,987,837	1,929,487	807,899	1,460,140	.757	.419	.015
Medical Malpractice	393,509	383,568	28,564	−204,829	−.534	.074	.005
Earthquake	80	77	....	....	....	....	....
Group Accident and Health	226,065	219,929	1,630,880	1,665,727	7.574	7.643	.003
Other Accident Only	742	759	....	−1,003	−1.321	....	....
Workers Compensation	14,287,283	16,129,637	11,653,835	11,500,833	.713	.723	.028
Other Liability	5,834,587	4,727,317	2,886,422	2,382,464	.504	.611	.023
Private Passenger Auto No-Fault (Personal Injury Protection)	1,214,573	1,086,114	750,399	839,467	.773	.691	.005
Other Private Passenger Auto-Liability	5,193,539	5,440,059	3,570,691	3,355,410	.617	.656	.005
Commercial Auto No-Fault (Personal Injury Protection)	464,402	507,818	148,822	123,756	.244	.293	.025
Other Commercial Auto Liability	9,930,125	9,740,800	5,815,588	8,008,055	.822	.597	.044
Private Passenger Auto Physical Damage	3,269,156	2,837,394	3,273,044	3,798,024	1.339	1.154	.005
Commercial Auto Physical Damage	3,328,829	3,303,819	2,185,930	2,247,099	.680	.662	.033
Aircraft (All Perils)	726,045	801,112	424,007	−168,709	−.211	.529	.030
Fidelity	535,984	696,960	−5,009	3,459,070	4.963	−.007	.033
Surety	2,198,803	1,886,565	2,480,566	2,232,187	1.183	1.315	.032
Glass	8,261	11,836	4,556	4,804	.406	.385	.010
Burglary and Theft	170,955	189,190	91,310	695,016	3.674	.483	.034
Boiler and Machinery	69,831	69,831	67,382	95,612	1.369	.965	.004
Credit	22,473	22,473	149,441	399,850	17.792	6.650	.004
Totals	$ 76,839,212	$ 76,762,152	53,656,185	57,846,319	.754	.699	
(9273) INTEGON GENERAL INSURANCE CORPORATION (103) INTEGON							
Commercial Multiple Peril	$ 25,940	$ 25,154	$ 6,776	$ 10,215	.406	.269	....
Workers Compensation	715,082	443,761	137,545	295,831	.667	.310	.001
Other Liability	250	250	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	−103	−103	22,307	32,868	−319.107	216.573	....
Commercial Auto No-Fault (Personal Injury Protection)	10	16	1,745	1,745	109.063	109.063	....
Other Commercial Auto Liability	519	509	....	....	....	....	....
Private Passenger Auto Physical Damage	−2,568	−2,568	−15,693	−34,303	13.358	6.111	....
Commercial Auto Physical Damage	354	503	....	....	....	....	....
Totals	$ 739,484	$ 467,522	$ 152,680	$ 306,356	.655	.327	
(1426) INTEGON INDEMNITY CORPORATION (103) INTEGON							
Homeowners Multiple Peril	$ 989,261	$ 1,057,638	$ 304,331	$ 342,507	.324	.288	.001
Inland Marine	8,478	7,900	654	−17,048	−2.158	.083	....
Workers Compensation	36,050	29,597	23,815	32,943	1.113	.805	....
Other Liability	325	366	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	69	86	....	422	4.907	....	....
Other Commercial Auto Liability	−14,979	−15,223	55,000	−71,545	4.700	−3.613	....
Commercial Auto Physical Damage	1,157,925	798,658	174,094	200,670	.251	.218	.011
Surety	174,843	222,892	251,828	370,685	1.663	1.130	.002
Totals	$ 2,351,972	$ 2,101,916	$ 809,722	$ 858,634	.409	.385	
(9282) INTEGON MORTGAGE GUARANTY CORPORATION (103) INTEGON							
Credit	$ 13,794	$ 12,422	$	$ 1,198	.096	....	.002
Totals	$ 13,794	$ 12,422	$	$ 1,198	.096	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9279) INTEGRITY INSURANCE COMPANY (299) INTEGRITY INSURANCE GROUP							
Fire	$ 11,817	$ 53,593	$ 10,087	$ 16,917	.316	.188	....
Allied Lines	93,412	46,605	20,266	37,373	.769	.417	.001
Commercial Multiple Peril	786,365	759,598	550,153	606,745	.799	.724	.002
Inland Marine	285,034	233,987	100,693	117,407	.502	.430	.002
Medical Malpractice	279,299	326,263	273	296,606	.909	.001	.004
Other Liability	1,754,846	1,795,088	237,001	176,956	.099	.132	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	271,813	78,698	648	19,948	.253	.008	.001
Other Private Passenger Auto-Liability	941,091	299,811	11,375	142,874	.477	.038	.001
Commercial Auto No-Fault (Personal Injury Protection)	−34,251	−12,008	8,884	58,928	−4.907	−.740	−.001
Other Commercial Auto Liability	60,557	45,420	1,493,386	511,802	11.268	32.879	....
Private Passenger Auto Physical Damage	644,237	270,916	189,108	105,220	.388	.698	.001
Commercial Auto Physical Damage	182,953	647,922	591,495	663,596	1.024	.913	.001
Surety	104,425	59,182	....	4,066	.069	....	.001
Credit	77,956	126,520	32,941	16,191	.128	.260	.015
Mobile Home Physical Damage	2,600,011	2,980,177	1,479,795	1,414,933	.475	.497	.074
Totals	$ 8,059,565	$ 7,713,772	$ 4,726,105	$ 4,189,562	.543	.613	
(9292) INTERNATIONAL BANKERS INSURANCE COMPANY							
Homeowners Multiple Peril	$ 46,949	$ 19,574	$	$ 10,600	.542	....	
Totals	$ 46,949	$ 19,574	$	$ 10,600	.542	....	
(9291) INTERNATIONAL BUSINESS AND MERCANTILE REASSURANCE COMPANY (150) OLD REPUBLIC							
Farmowners Multiple Peril	$ 140,449	$ 140,449	$ 130,095	$ 234,730	1.671	.926	.021
Workers Compensation	1,341,847	1,125,341	355,412	475,826	.423	.316	.002
Totals	$ 1,482,296	$ 1,265,790	$ 485,507	$ 710,556	.561	.384	
(9278) INTERNATIONAL FIDELITY INSURANCE COMPANY							
Surety	$ 405,676	$ 267,520	$	$ 13,764	.051	....	.005
Totals	$ 405,676	$ 276,520	$	$ 13,764	.051	....	
(9267) INTERNATIONAL INSURANCE COMPANY (052) CRUM AND FORSTER INSURANCE							
Fire	$ 581,197	$ 570,348	$ 270,259	$ 1,718,861	3.014	.474	.007
Allied Lines	73,631	92,151	32,541	15,609	.169	.353	.001
Homeowners Multiple Peril	1,531,309	1,252,167	839,725	987,804	.789	.671	.003
Commercial Multiple Peril	32,015	54,120	34,851	30,061	.555	.644	....
Ocean Marine	8,650	6,060	255	1,540	.254	.042	....
Inland Marine	543,591	481,068	219,246	194,093	.403	.456	.004
Medical Malpractice	2,412	2,335	....	6,105	2.615	....	....
All Other Accident and Health	72,795	72,610	60,200	65,008	.895	.829	.005
Workers Compensation	2,508,492	2,190,019	738,241	2,143,396	.979	.337	.004
Other Liability	5,226,093	5,485,082	1,217,753	10,723,760	1.955	.222	.021
Private Passenger Auto No-Fault (Personal Injury Protection)	73,958	61,733	32,837	53,682	.870	.532	....
Other Private Passenger Auto-Liability	483,674	388,726	179,647	193,063	.497	.462	....
Commercial Auto No-Fault (Personal Injury Protection)	708	8,348	6,840	−17,765	−2.128	.819	....
Other Commercial Auto Liability	92,630	142,575	51,820	58,625	.411	.363	....
Private Passenger Auto Physical Damage	200,194	164,445	189,636	202,739	1.233	1.153	....
Commercial Auto Physical Damage	21,427	24,409	29,696	24,184	.991	1.217	....
Aircraft (All Perils)	....	−6,057	....	....	....	....	....
Fidelity	351	299	....	36	.120	....	....
Totals	$ 11,453,127	$ 10,990,438	$ 3,903,547	$ 16,400,821	1.492	.355	
(1428) INTERNATIONAL SERVICE INSURANCE COMPANY (224) INTERNATIONAL SERVICE							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 118,289	$ 120,469	$ 85,827	$ 109,245	.907	.712	....
Other Private Passenger Auto-Liability	586,848	570,121	356,447	403,359	.707	.625	....
Commercial Auto No-Fault (Personal Injury Protection)	1	1	57	116	116.000	57.000	....
Other Commercial Auto Liability	15	15	2,886	1,047	69.800	192.400	....
Private Passenger Auto Physical Damage	368,916	343,530	200,278	190,180	.554	.583	....
Commercial Auto Physical Damage	2,882	2,517	2,594	2,779	1.104	1.031	....
Totals	$ 1,076,960	$ 1,036,653	$ 648,069	$ 706,726	.682	.625	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1429) INTERSTATE FIRE INSURANCE COMPANY (087) GULF UNITED CORPORATION							
Fire	$ 2,008,528	$ 1,991,958	860,347	$ 868,922	.436	.432	.024
Allied Lines	694,740	689,009	121,168	120,980	.176	.176	.013
Surety	....	....	4,000	4,000	....	....	....
Totals	$ 2,703,268	$ 2,680,967	$ 985,515	$ 993,902	.371	.368	
(9249) INVESTORS EQUITY INSURANCE COMPANY (369) CONTINENTAL GROUP							
Mortgage Guaranty	$ 19,132	$ 2,835	$	$	....	....	....
Totals	$ 19,132	$ 2,835	$	$	....	....	
(9281) INVESTORS INSURANCE COMPANY							
Fire	$ 9,849	$ 11,845	$ 1,653	$ 1,903	.161	.140	....
Allied Lines	8,527	9,445	....	....	....	....	....
Homeowners Multiple Peril	983,291	749,017	320,967	696,243	.932	.429	.001
Commercial Multiple Peril	432,437	415,672	303,588	304,538	.733	.730	.001
Workers Compensation	79,536	32,290	4,037	28,787	.892	.125	....
Other Liability	56,390	72,602	29,084	33,334	.459	.401	....
Surety	145	138	118	118	.855	.855	....
Totals	$ 1,570,175	$ 1,291,009	$ 659,467	$ 1,066,923	.826	.511	
(9288) INVESTORS MORTGAGE INSURANCE COMPANY (369) CONTINENTAL GROUP							
Mortgage Guaranty	$ 1,206,012	$ 913,046	$ 138,313	$ 665,313	.729	.151	.049
Totals	$ 1,206,012	$ 913,046	$ 138,313	$ 665,313	.729	.151	
(9740) IOWA NATIONAL MUTUAL INSURANCE COMPANY							
Fire	$ 143,579	$ 137,486	$ 30,377	$ 16,401	.119	.221	.001
Allied Lines	92,414	88,759	24,933	8,692	.098	.281	.001
Homeowners Multiple Peril	1,123,258	1,093,448	1,044,377	1,098,137	1.004	.955	.002
Commercial Multiple Peril	2,951,490	2,595,025	1,230,915	1,784,488	.688	.474	.008
Inland Marine	435,161	401,528	251,979	278,439	.693	.628	.003
Medical Malpractice	198	206	....	....	....	....	....
Earthquake	5	5	....	....	....	....	....
Workers Compensation	2,549,536	2,611,867	1,441,108	1,971,156	.755	.552	.005
Other Liability	739,486	694,619	246,225	117,533	.169	.354	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	913,474	921,945	570,153	565,225	.613	.618	.004
Other Private Passenger Auto-Liability	3,088,523	3,060,288	2,164,771	2,449,792	.801	.707	.003
Commercial Auto No-Fault (Personal Injury Protection)	128,197	121,835	61,715	51,955	.426	.507	.006
Other Commercial Auto Liability	1,861,708	1,678,800	833,883	2,319,062	1.381	.497	.008
Private Passenger Auto Physical Damage	1,818,484	1,762,857	1,463,524	1,385,957	.786	.830	.003
Commercial Auto Physical Damage	894,656	807,041	578,366	602,916	.747	.717	.008
Fidelity	4,621	4,039	....	....	....	....	....
Glass	5,563	4,593	1,693	1,693	.369	.369	.006
Burglary and Theft	7,080	5,556	414	1,368	.246	.075	.001
Totals	$ 16,757,433	$ 15,989,696	$ 9,944,433	$ 12,652,812	.791	.622	
(1413) ITT LYNDON PROPERTY INSURANCE COMPANY (355) LYNDON INSURANCE GROUP							
Fire	$ 37,368	$ 790	$	$	....	....	....
Inland Marine	1,014,669	223,361	71,829	110,413	.494	.322	.007
Surety	7,836	6,156	....	71	.012	....	....
Totals	$ 1,059,873	$ 230,307	$ 71,829	$ 110,484	.480	.312	
(9286) J.C. PENNEY CASUALTY INSURANCE COMPANY (268) J.C. PENNEY COMPANY							
No Business Written							
(1431) JEFFERSON INSURANCE COMPANY OF NEW YORK (486) JEFFERSON INSURANCE COMPANY							
Fire	$ 82,806	$ 86,674	$ 31,298	$ 9,902	.114	.361	.001
Allied Lines	19,992	21,823	4,276	4,662	.216	.196	....
Homeowners Multiple Peril	1,030	1,206	....	370	.307	....	....
Commercial Multiple Peril	18,796	11,790	255	4,115	.349	.022	....
Inland Marine	79,748	48,942	85,683	52,455	1.072	1.750	....
Medical Malpractice	11,694	8,345	55,000	51,310	6.149	6.591	....
Other Liability	144,794	150,137	46,796	27,034	.180	.312	....
Other Private Passenger Auto-Liability	....	....	....	158	....	....	....
Other Commercial Auto Liability	280	6,032	....	−5,817	−.964	....	....
Private Passenger Auto Physical Damage	....	....	....	−60	....	....	....
Commercial Auto Physical Damage	−10,673	−2,430	5,723	3,475	−1.426	−2.352	....
Totals	$ 348,467	$ 332,316	$ 228,011	$ 147,604	.444	.686	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9550) JEFFERSON-PILOT FIRE & CASUALTY INSURANCE COMPANY (107) JEFFERSON-PILOT CORPORATION							
No Business Written							
(2425) JEWELERS MUTUAL INSURANCE COMPANY							
Fire	$	$ 9	$	$			
Allied Lines		10					
Commercial Multiple Peril	16,263	28,266	11,122	33,869	1,198	.393	
Inland Marine	271,863	290,904	454,470	509,116	1.750	1.562	.002
Other Liability	135	856					
Totals	$ 288,261	$ 320,045	$ 465,592	$ 542,985	1.697	1.455	
(1430) JOHN ALDEN INSURANCE COMPANY (285) JOHN ALDEN GROUP							
Inland Marine	$ 619,679	$ 470,809	$ 121,267	$ 100,197	.213	.258	.004
Totals	$ 619,679	$ 470,809	$ 121,267	$ 100,197	.213	.258	
(1434) JOHN DEERE INSURANCE COMPANY (219) DEERE AND COMPANY GROUP							
Fire	$ 22,763	$ 22,267	$ 680	$ 669	.030	.031	
Allied Lines	14,708	15,070	3,072	2,495	.166	.204	
Homeowners Multiple Peril	14,673	14,728	65,595	65,666	4.459	4.454	
Inland Marine	336,137	400,380	847,863	818,982	2.046	2.118	.002
Group Accident and Health	613,612	614,129	733,292	770,892	1.255	1.194	.009
Collectively Renewable Accident and Health	7,901	8,051	9,673	13,881	1.724	1.201	.002
Workers Compensation	165,665	199,184	60,386	114,226	.573	.303	
Other Liability	141,545	149,951	13,618	148,600	.991	.091	
Private Passenger Auto No-Fault (Personal Injury Protection)	10,107	11,500	5,329	5,557	.483	.463	
Other Private Passenger Auto-Liability	49,726	53,307	24,023	22,060	.414	.451	
Commercial Auto No-Fault (Personal Injury Protection)	3,071	4,464	355	−523	−.117	.080	
Other Commercial Auto Liability	99,091	95,866	41,386	13,369	.139	.432	
Private Passenger Auto Physical Damage	32,434	32,503	21,060	21,513	.662	.648	
Commercial Auto Physical Damage	64,956	61,490	37,114	36,315	.591	.604	
Fidelity	5,001	5,654		105	.019		
Surety	9,460	4,635		615	.133		
Bail Bonds	1,176	990	72	92	.093	.073	
Glass	1,380	1,973		8	.004		.001
Totals	$ 1,593,406	$ 1,696,142	$ 1,863,518	$ 2,034,522	1.199	1.099	
(1432) KANSAS CITY FIRE AND MARINE INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Fire	$ 278	$ 231	$ 2,213	$ 7,252	31.394	9.580	
Allied Lines	292	172		−3	−.017		
Homeowners Multiple Peril	4,689	4,793		406	.085		
Commercial Multiple Peril	897	1,257		47	.037		
Ocean Marine	6,123	5,090		−57	−.011		
Inland Marine	8,426	8,835		455	.051		
Workers Compensation	1,429,258	1,329,421	544,649	1,170,860	.881	.410	.002
Other Liability				−3,160			
Private Passenger Auto No-Fault (Personal Injury Protection)	417	386		1	.003		
Other Private Passenger Auto-Liability	2,843	3,251	578	461	.142	.178	
Private Passenger Auto Physical Damage	1,351	1,530	2,068	2,105	1.376	1.352	
Surety	30	8		−4	−.500		
Totals	$ 1,454,604	$ 1,354,974	$ 549,506	$ 1,178,363	.870	.406	
(9283) KEMPER REINSURANCE COMPANY (108) KEMPER INSURANCE COMPANY GROUP							
Reinsurance Only							
(9289) KENT INSURANCE COMPANY							
Fire	$ 151,658	$ 179,471	$ 156,696	$ 149,268	.832	.873	.001
Allied Lines	82,906	95,643	19,210	5,732	.060	.201	.001
Homeowners Multiple Peril			3,000	3,000			
Commercial Multiple Peril	3,959,915	4,105,779	2,251,454	2,138,833	.521	.548	.011
Workers Compensation	9,841,516	9,117,427	3,951,168	3,906,758	.428	.433	.019
Other Liability	2,908,634	2,683,301	1,251,468	740,448	.276	.466	.011
Other Commercial Auto Liability	39,693	5,917		340	.057		
Commercial Auto Physical Damage	14,251	2,053		722	.352		
Surety				220,000			
Totals	$ 16,998,573	$ 16,189,591	$ 7,632,994	$ 7,165,101	.443	.471	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1433) KENTUCKY CENTRAL INSURANCE COMPANY							
(357) KENTUCKY CENTRAL							
Fire	$ 713	$ 713	$	$	....	....	....
Allied Lines	315	315	....	....	....	....	....
Commercial Multiple Peril	301,255	242,584	67,587	58,899	.243	.279	....
Inland Marine	49,292	49,292	25,767	6,324	.128	.523	....
Workers Compensation	96,482	92,526	9,184	26,545	.287	.099	....
Other Liability	18,987	14,552	64,179	104,968	7.213	4.410	....
Other Commercial Auto Liability	93,817	54,431	14,609	4,011	.074	.268	....
Commercial Auto Physical Damage	93,817	53,254	26,633	28,535	.536	.500	....
Totals	$ 654,678	$ 507,667	$ 207,959	$ 229,282	.452	.410	
(9287) LAWYERS PROFESSIONAL LIABILITY INSURANCE COMPANY							
Commercial Multiple Peril	$ 172,219	$ 129,814	$ 45,314	$ 91,934	.708	.349	....
Other Liability	4,755,229	4,441,996	2,521,810	4,089,853	.921	.568	.019
Totals	$ 4,927,448	$ 4,571,810	$ 2,567,124	$ 4,181,787	.915	.562	
(9293) LAWYERS SURETY CORPORATION							
(143) ARMCO INSURANCE INCORPORATED							
Fidelity	$ 86,967	$ 75,714	$ 572	$ 1,094	.014	.008	.005
Surety	629,246	518,793	23,130	53,707	.104	.045	.009
Totals	$ 716,213	$ 594,507	$ 23,702	$ 54,801	.092	.040	
(9285) LAWYERS TITLE INSURANCE CORPORATION							
(369) CONTINENTAL GROUP							
Title	$ 7,410,841	$ 7,049,510	$ 348,457	$ 757,733	.107	.049	.111
Totals	$ 7,410,841	$ 7,049,510	$ 348,457	$ 757,733	.107	.049	
(9290) LEADER NATIONAL INSURANCE COMPANY							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 944,117	$ 448,345	$ 96,103	$ 168,053	.375	.214	.004
Other Private Passenger Auto-Liability	2,901,675	1,473,343	370,430	935,630	.635	.251	.003
Commercial Auto No-Fault (Personal Injury Protection)	11,724	10,261	....	....	....	....	....
Other Commercial Auto Liability	40,512	32,828	6,842	8,342	.254	.208	....
Private Passenger Auto Physical Damage	1,435,405	800,143	393,902	729,940	.912	.492	.002
Commercial Auto Physical Damage	3,195	3,432	....	....	....	....	....
Totals	$ 5,336,628	$ 2,768,352	$ 867,277	$ 1,842,165	.665	.313	
(9295) LIBERTY MORTGAGE INSURANCE CORPORATION							
(078) GREYHOUND CORPORATION							
Mortgage Guaranty	$ 156,079	$ 172,716	$ 15,198	$ 10,931	.063	.088	.006
Totals	$ 156,079	$ 172,716	$ 15,198	$ 10,931	.063	.088	
(2432) LIBERTY MUTUAL FIRE INSURANCE COMPANY							
(111) LIBERTY MUTUAL							
Fire	$ 340,621	$ 346,991	$ −161,301	$ −93,202	−.269	−.465	.004
Allied Lines	248,543	264,146	89,890	88,383	.335	.340	.004
Homeowners Multiple Peril	6,571,401	6,096,621	3,668,681	3,670,754	.602	.602	.012
Commercial Multiple Peril	2,173,051	1,856,542	1,465,843	1,671,000	.900	.790	.006
Ocean Marine	211,759	223,200	263,653	189,842	.851	1.181	.004
Inland Marine	1,676,427	1,571,038	1,249,682	1,494,066	.951	.795	.012
Earthquake	431	205	....	....	....	....	....
Workers Compensation	23,827,547	27,874,329	18,068,113	28,079,139	1.007	.648	.047
Other Liability	80,356	78,451	22,347	5,661	.072	.285	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,731,433	2,373,117	3,051,201	3,503,190	1.476	1.286	.012
Other Private Passenger Auto-Liability	18,722,625	17,969,071	17,012,545	19,203,216	1.067	.946	.020
Commercial Auto No-Fault (Personal Injury Protection)	2,629	1,692	488	−5,814	−3.436	.288	....
Other Commercial Auto Liability	46,847	53,413	18,214	134,336	2.515	.341	....
Private Passenger Auto Physical Damage	10,481,632	9,204,215	7,686,981	7,782,262	.846	.835	.017
Commercial Auto Physical Damage	11,624	11,424	9,942	6,181	.541	.870	....
Boiler and Machinery	42	32	....	....	....	....	....
Totals	$ 67,127,168	$ 67,944,487	$ 52,446,279	$ 65,729,034	.967	.772	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9745) LIBERTY MUTUAL INSURANCE COMPANY							
(111) LIBERTY MUTUAL							
Fire	$ 25,313	$ 17,509	$ −2,288	$ −5,288	−.302	−.131	....
Allied Lines	247,250	233,183	94,751	22,253	.095	.406	.004
Commercial Multiple Peril	1,867,535	2,358,158	1,309,003	2,352,582	.998	.555	.005
Ocean Marine	....	....	5,332	....	....	....	....
Inland Marine	−53,098	−41,549	26,396	16,421	−.395	−.635	....
Group Accident and Health	13,091	13,091	148,663	143,861	10.989	11.356	....
Collectively Renewable Accident and Health	193,927	182,330	177,910	194,700	1.068	.978	.080
Non-Cancellable Accident and Health	−40	−40	....	....	....	....	....
Guaranteed Renewable Accident and Health	498	580	4,161	4,161	7.174	7.174	....
All Other Accident and Health	65,194	64,729	56,677	48,112	.743	.876	.005
Workers Compensation	12,046,395	12,827,994	11,559,482	14,963,954	1.168	.901	.023
Other Liability	7,233,488	7,071,601	7,009,342	12,481,250	1.765	.991	.029
Private Passenger Auto No-Fault (Personal Injury Protection)	−113,538	−37,974	103,071	−15,565	.410	−2.714	....
Other Private Passenger Auto-Liability	−158,198	39,216	724,539	−726,317	−18.521	18.476	....
Commercial Auto No-Fault (Personal Injury Protection)	285,341	315,678	399,623	68,344	.216	1.266	.015
Other Commercial Auto Liability	9,513,454	9,721,590	13,702,736	17,808,455	1.832	1.410	.042
Private Passenger Auto Physical Damage	593,648	624,870	653,877	642,395	1.028	1.046	....
Commercial Auto Physical Damage	2,786,159	2,786,159	2,551,370	2,659,308	.954	.916	.027
Aircraft (All Perils)	59,901	59,252	17,813	12,935	.218	.301	.002
Fidelity	70,627	62,819	−4,932	−8,465	−.135	−.079	.004
Surety	52,236	40,011	−974	−227	−.006	−.024	....
Glass	9,698	8,717	7,923	4,709	.540	.909	.012
Burglary and Theft	94,410	103,278	67,824	56,783	.550	.657	.019
Boiler and Machinery	1,500	912	....	....	....	....	....
Credit	64,087	64,087	63,362	243,017	3.792	.989	.013
Totals	$ 34,898,878	$ 36,516,201	$ 38,675,661	$ 50,987,378	1.396	1.059	
(1437) LIBERTY NATIONAL FIRE INSURANCE COMPANY							
(290) LIBERTY NATIONAL							
Industrial Fire	$ 100,809	$ 198,665	$ 20,383	$ 3,088	.016	.103	.023
Mobile Home Physical Damage	20,585	20,069	3,486	2,973	.148	.174	....
Totals	$ 121,394	$ 218,734	$ 23,869	$ 6,061	.028	.109	
(9297) LINCOLN NATIONAL HEALTH & CASUALTY INSURANCE COMPANY							
(020) LINCOLN NATIONAL							
No Business Written							
(2450) LITITZ MUTUAL INSURANCE COMPANY							
Fire	$ 39,373	$ 34,823	$ 10,999	$ 3,499	.100	.316	....
Allied Lines	31,806	28,010	5,530	5,853	.209	.197	....
Homeowners Multiple Peril	194,027	181,570	113,549	171,493	.945	.625	....
Commercial Multiple Peril	111,746	96,481	42,795	40,094	.416	.443	....
Inland Marine	3,613	3,212	1,982	1,982	.617	.617	....
Other Liability	173,174	176,010	32,547	33,122	.188	.185	....
Glass	31	217	....	....	....	....	....
Burglary and Theft	92	62	....	....	....	....	....
Totals	$ 553,862	$ 520,385	$ 207,392	$ 256,043	.492	.399	
(4240) LLOYDS, NEW YORK							
Fire	$ 63,990	$ 62,959	$	$ 226	.004	....	....
Allied Lines	12,616	12,403	....	8	.001	....	....
Inland Marine	3,976	3,944	....	38	.010	....	....
Totals	$ 80,582	$ 79,306	$	$ 272	.003	....	
(3180) LONDON ASSURANCE							
(036) CHUBB AND SON INCORPORATED							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 222	$ 459	$ 48	$ −945	−2.059	.105	....
Other Private Passenger Auto-Liability	920	2,352	12	−999	−.425	.005	....
Private Passenger Auto Physical Damage	633	1,551	176	131	.084	.113	....
Totals	$ 1,775	$ 4,362	$ 236	$ −1,813	−.416	.054	
(9296) LONDON GUARANTEE & ACCIDENT INSURANCE COMPANY							
(048) CONTINENTAL CORPORATION							
Other Liability	$ 57,846	$ 43,054	$	$ 48,608	1.129	....	....
Credit	26,165	53,132	....	11,274	.212	....	.005
Totals	$ 84,011	$ 96,186	$	$ 59,882	.623	....	
(2469) LUMBER MUTUAL INSURANCE COMPANY							
No Business Written							

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9755) LUMBERMENS MUTUAL CASUALTY COMPANY							
(106) KEMPER INSURANCE COMPANY							
Fire	$ 185,446	$ 201,017	$ 6,206	$ 4,146	.021	.031	.002
Allied Lines	166,216	170,622	27,114	20,001	.117	.159	.003
Homeowners Multiple Peril	822,223	833,214	461,510	642,369	.771	.554	.001
Commercial Multiple Peril	926,679	964,665	299,920	196,206	.203	.311	.002
Ocean Marine	21,788	18,335	15,573	8,768	.478	.849	....
Inland Marine	198,845	205,066	112,630	138,772	.677	.549	.001
Group Accident and Health	2,220,003	2,189,975	1,547,779	1,856,075	.848	.707	.035
Guaranteed Renewable Accident and Health	3,294,584	2,657,166	1,135,842	2,396,323	.902	.427	.157
Other Accident Only	145,086	139,213	71,604	846	.006	.514	.074
All Other Accident and Health	1,889,254	1,734,079	860,333	1,071,310	.618	.496	.149
Workers Compensation	2,349,095	2,817,028	3,376,780	3,289,658	1.168	1.199	.004
Other Liability	316,622	333,329	1,038,292	1,033,571	3.101	3.115	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	391,985	409,172	338,660	322,970	.789	.828	.001
Other Private Passenger Auto-Liability	1,703,085	1,807,900	1,239,074	1,604,286	.887	.685	.001
Commercial Auto No-Fault (Personal Injury Protection)	33,887	42,511	24,302	15,907	.374	.572	.001
Other Commercial Auto Liability	456,072	487,188	392,973	803,240	1.649	.807	.002
Private Passenger Auto Physical Damage	1,175,220	1,172,258	637,458	607,376	.518	.544	.001
Commercial Auto Physical Damage	188,189	194,350	113,396	86,329	.444	.583	.001
Fidelity	15,046	19,469	2,625	1,863	.096	.135	....
Surety	742,365	794,818	−14,122	−76,794	−.097	−.018	.010
Glass	1,142	599	814	884	1.476	1.359	.001
Burglary and Theft	11,063	11,879	547	−1,803	−.152	.046	.002
Boiler and Machinery	−127,187	−2,734	14,733	−7,538	2,757	−5,389	−.008
Credit	18,124	15,406	2,112	6,942	.451	.137	.003
Mobile Home Physical Damage	12,664	12,664	1,007	1,007	.080	.080	....
Totals	$ 17,157,516	$ 17,229,189	$ 11,707,162	$ 14,022,714	.814	.679	
(2486) LUMBERMENS MUTUAL INSURANCE COMPANY							
(113) LUMBERMENS MUTUAL INSURANCE							
Fire	$ 355,222	$ 392,782	$ 44,266	$ 45,766	.117	.113	.004
Allied Lines	155,143	179,123	105,053	113,303	.633	.586	.003
Homeowners Multiple Peril	495,733	744,764	592,338	602,902	.810	.795	....
Commercial Multiple Peril	8,644,305	8,239,425	5,084,200	6,159,530	.748	.617	.024
Inland Marine	94,153	106,120	101,945	105,995	.999	.961	....
Earthquake	....	7	....	....	....	....	....
Workers Compensation	1,416,620	1,408,926	569,556	559,386	.397	.404	.002
Other Liability	354,729	282,332	22,647	23,347	.083	.080	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	2,000	2,792	558	1,058	.379	.200	....
Other Private Passenger Auto-Liability	11,265	15,386	5,974	9,574	.622	.388	....
Commercial Auto No-Fault (Personal Injury Protection)	106,755	92,359	26,460	16,554	.179	.286	.005
Other Commercial Auto Liability	842,520	643,776	333,081	626,462	.973	.517	.003
Private Passenger Auto Physical Damage	8,260	11,166	4,466	6,166	.547	.399	....
Commercial Auto Physical Damage	423,684	333,124	249,673	293,620	.881	.749	.004
Glass	952	1,043	....	....	....	....	.001
Burglary and Theft	797	741	....	....	....	....	....
Totals	$ 12,912,138	$ 12,453,886	$ 7,140,217	$ 8,563,613	.688	.573	
(4225) LUMBERMENS UNDERWRITING ALLIANCE							
(114) LYNN GROUP							
Fire	$ 1,178,063	$ 670,324	$ 544,658	$ 138,236	.206	.813	.014
Allied Lines	526,018	274,283	30,018	55,573	.203	.109	.010
Homeowners Multiple Peril	1	1,624	....	5	.003	....	....
Inland Marine	118,669	78,725	25,626	8,968	.114	.326	....
Workers Compensation	947,008	964,757	684,431	918,145	.952	.709	.001
Fidelity	11,511	4,265	....	383	.090	....	....
Surety	350	432	....	3	.007	....	....
Glass	1,245	404	....	2	.005	....	.001
Totals	$ 2,782,865	$ 1,994,814	$ 1,284,733	$ 1,121,313	.562	.644	
(1445) MARINE INDEMNITY INSURANCE COMPANY							
Commercial Multiple Peril	$ 17,112	$ 19,354	$	$ 749	.039	....	....
Ocean Marine	31,157	29,879	17,778	21,450	.718	.595	....
Inland Marine	26,686	27,353	5,831	2,343	.086	.213	....
Totals	$ 74,955	$ 76,586	$ 23,609	$ 24,542	.320	.308	
(9300) MARINE REINSURANCE CORPORATION							
Reinsurance Only							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9315) MARYLAND CASUALTY COMPANY (011) AMERICAN GENERAL GROUP							
Fire	$ 228,061	$ 221,096	$ 247,112	$ 296,229	1.340	1.118	.002
Allied Lines	169,490	158,638	46,675	45,969	.290	.294	.003
Homeowners Multiple Peril	550,192	524,543	219,996	262,205	.500	.419	.001
Commercial Multiple Peril	1,506,138	1,420,308	1,091,823	668,803	.471	.769	.004
Ocean Marine	636,513	627,186	−210,046	111,602	.178	−.335	.012
Inland Marine	1,013,915	1,019,754	774,020	774,533	.760	.759	.007
Medical Malpractice	1,659	1,575		7,421	4.712		
Earthquake	31	29					
Group Accident and Health	7,142	7,023	2,809	3,076	.438	.400	
Guaranteed Renewable Accident and Health	712	683	1,576	2,420	3.543	2.307	
Other Accident Only	5,233	5,566	8,311	8,668	1.557	1.493	.002
All Other Accident and Health	899	1,089	3,190	29	.027	2.929	
Workers Compensation	2,617,824	2,910,499	2,911,039	1,954,906	.672	1.000	.005
Other Liability	1,418,279	1,580,739	737,795	474,597	.300	.593	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	234,706	222,238	163,860	163,496	.736	.737	.001
Other Private Passenger Auto-Liability	1,027,559	959,288	895,957	682,654	.712	.934	.001
Commercial Auto No-Fault (Personal Injury Protection)	65,213	103,920	34,254	12,781	.123	.330	.003
Other Commercial Auto Liability	865,746	865,747	985,706	127,603	.147	1.139	.002
Private Passenger Auto Physical Damage	606,399	526,364	468,223	493,463	.937	.890	.001
Commercial Auto Physical Damage	1,054,244	1,135,384	807,931	811,371	.715	.712	.010
Aircraft (All Perils)	65,709	50,531	23,908	36,979	.732	.473	.002
Fidelity			−29,940	−29,940			
Surety	4,443	4,873	485	905	.186	.100	
Glass	3,276	3,462	1,059	958	.277	.306	.004
Burglary and Theft	66,868	73,895	85,148	85,921	1.163	1.152	.013
Boiler and Machinery	58,789	64,964	35,945	33,735	.519	.553	.003
Totals	$ 12,009,040	$ 12,489,394	$ 9,506,836	$ 7,030,384	.563	.761	
(9317) MASSACHUSETTS BAY INSURANCE COMPANY (068) AMERICAN GROUP							
Fire	$ 133	$ 251	$	$ 9	.036		
Allied Lines	636	552		−6	−.011		
Homeowners Multiple Peril	352,772	313,386	221,192	291,261	.929	.706	
Commercial Multiple Peril	218,919	185,397	18,906	25,095	.135	.102	
Ocean Marine	24,028	21,707	42	20,094	.926	.002	
Workers Compensation	117,532	117,621	70,729	2,420	.021	.601	
Other Liability	94,186	27,003	1,394	11,289	.418	.052	
Private Passenger Auto No-Fault (Personal Injury Protection)	69,693	63,451	43,419	47,465	.748	.684	
Other Private Passenger Auto-Liability	374,278	350,953	195,129	325,572	.928	.556	
Commercial Auto No-Fault (Personal Injury Protection)	15,176	14,435		100	.007		
Other Commerical Auto Liability	194,212	164,282	13,725	40,811	.248	.084	
Private Passenger Auto Physical Damage	256,523	234,024	114,961	104,993	.449	.491	
Commercial Auto Physical Damage	112,698	96,673	30,634	28,809	.298	.317	.001
Surety				−3			
Totals	$ 1,830,986	$ 1,589,715	$ 710,151	$ 897,909	.565	.447	
(9323) MASSACHUSETTS CASUALTY INSURANCE COMPANY (452) EQUITABLE OF IOWA							
Non-Cancellable Accident and Health	$ 545,953	$ 546,799	$ 225,980	$ 225,980	.413	.413	.380
Guaranteed Renewable Accident and Health	47,533	48,246	117,025	120,887	2.506	2.426	.002
All Other Accident and Health	27	27					
Totals	$ 593,513	$ 595,072	$ 343,005	$ 346,867	.583	.576	
(9322) MASSACHUSETTS PLATE GLASS INSURANCE COMPANY							
Glass	$ 130,636	$ 116,036	$ 28,530	$ 29,930	.258	.246	.163
Totals	$ 130,636	$ 116,036	$ 28,530	$ 29,930	.258	.246	
(9324) MEAD REINSURANCE CORPORATION (910) MEAD RECO GROUP							
Other Liability	$ 349,162	$ 413,440	$ 42,790	$ 97,561	.236	.103	.001
Other Commercial Auto Liability	296,817	298,673		61,481	.206		.001
Commercial Auto Physical Damage	1,789	1,083		94	.087		
Totals	$ 647,768	$ 713,196	$ 42,790	$ 159,156	.223	.060	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(2500) MERCHANTS & BUSINESS MEN'S MUTUAL INSURANCE COMPANY							
(292) MERCHANTS & BUSINESS MEN'S							
Fire	$ 59,431	$ 57,924	$ 50,393	$ 4,893	.084	.870	....
Allied Lines	30,537	30,323	−845	−695	−.030	−.028	....
Homeowners Multiple Peril	80,961	79,937	13,259	13,159	.165	.166	....
Commercial Multiple Peril	57,883	57,319	43,375	92,875	1.620	.757	....
Inland Marine	3,258	3,309	....	....	....	....	....
Other Liability	9,736	9,282	....	2,450	.264	....	....
Glass	636	557	....	....	....	....	.001
Burglary and Theft	....	40	....	....	....	....	....
Totals	$ 242,642	$ 238,691	$ 106,182	$ 112,482	.471	.445	
(9325) MERITPLAN INSURANCE COMPANY							
(165) AVCO CORPORATION							
Commercial Multiple Peril	$ 8,940	$ 7,396	$	$ 113	.015	....	....
Private Passenger Auto Physical Damage	....	131	−808	−808	−6.168	−6.168	....
Commercial Auto Physical Damage	63,735	25,752	....	2,318	.090	....	....
Surety	31,397	24,717	....	45,597	1.845	....	....
Totals	$ 104,072	$ 57,996	$ −808	$ 47,220	.814	−.014	
(2504) MERRIMACK MUTUAL FIRE INSURANCE COMPANY							
(022) ANDOVER GROUP							
Fire	$ 5,361	$ 6,868	$ 595	$ 572	.083	.087	....
Allied Lines	7,115	9,231	5,135	3,850	.417	.556	....
Homeowners Multiple Peril	446,491	403,602	179,481	209,175	.518	.445	....
Commercial Multiple Peril	39,426	44,958	2,273	9,482	.211	.051	....
Inland Marine	18,923	16,522	2,655	2,799	.169	.161	....
Other Liability	136	136	....	....	....	....	....
Totals	$ 517,452	$ 481,317	$ 190,139	$ 225,878	.469	.395	
(9335) METROPOLITAN PROPERTY & LIABILITY INSURANCE COMPANY							
(241) METROPOLITAN							
Fire	$ 95,158	$ 89,485	$ 112,575	$ 88,383	.988	1.258	.001
Allied Lines	203,066	194,756	46,397	54,615	.280	.238	.003
Homeowners Multiple Peril	5,367,076	5,245,852	2,957,160	3,027,333	.577	.564	.010
Inland Marine	130,828	126,597	85,484	80,537	.636	.675	....
Earthquake	409	373	....	....	....	....	....
Other Liability	5,307	800	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,130,915	1,990,793	1,269,444	1,634,408	.821	.638	.010
Other Private Passenger Auto-Liability	8,243,246	7,701,758	3,951,317	7,216,865	.937	.513	.009
Private Passenger Auto Physical Damage	5,092,261	4,743,866	3,853,028	3,906,054	.823	.812	.008
Totals	$ 21,268,266	$ 20,094,280	$ 12,275,405	$ 16,008,195	.797	.611	
(9336) METROPOLITAN REINSURANCE COMPANY							
(241) METROPOLITAN							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 187,252	$ 151,143	$ 109,173	$ 160,356	1.061	.722	....
Other Private Passenger Auto-Liability	666,111	621,142	177,154	793,129	1.277	.285	....
Private Passenger Auto Physical Damage	427,888	385,835	296,811	328,126	.850	.769	....
Totals	$ 1,281,251	$ 1,158,120	$ 583,138	$ 1,281,611	1.107	.504	
(9302) MGIC INDEMNITY CORPORATION							
(010) MGIC INVESTMENT CORPORATION							
Other Liability	$ 882,211	$ 996,049	$ 65,764	$ −121,615	−.122	.066	.003
Fidelity	421,623	322,768	395,425	375,435	1.163	1.225	.026
Surety	714,662	742,063	42,963	96,086	.129	.058	.010
Burglary and Theft	64,936	26,290	506	3,506	.133	.019	.013
Credit	147,735	150,860	−179	−2,783	−.018	−.001	.030
Mortgage Guaranty	180,381	71,415	....	114,851	1.608	....	.007
Totals	$ 2,411,548	$ 2,309,445	$ 504,499	$ 465,480	.202	.218	
(9298) MIC GENERAL INSURANCE CORPORATION							
(079) MOTORS INSURANCE CORPORATION							
No Business Written							
(9299) MIC PROPERTY & CASUALTY INSURANCE CORPORATION							
(079) MOTORS INSURANCE CORPORATION							
No Business Written							

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(2522) MICHIGAN MILLERS MUTUAL INSURANCE COMPANY							
Fire	$ 210,956	$ 208,854	$ 158,280	$ 140,448	.672	.758	.002
Allied Lines	183,250	179,300	58,063	52,677	.294	.324	.003
Homeowners Multiple Peril	2,311,554	2,260,667	1,532,321	1,378,707	.610	.678	.004
Commercial Multiple Peril	386,000	387,049	140,847	158,798	.410	.364	.001
Inland Marine	257,119	268,086	170,574	154,715	.577	.636	.001
Earthquake	143	148					
Workers Compensation	97,275	104,897	25,673	22,977	.219	.245	
Other Liability	150,113	159,526	33,149	43,709	.274	.208	
Private Passenger Auto No-Fault (Personal Injury Protection)	101,305	96,643	58,165	93,618	.969	.602	
Other Private Passenger Auto-Liability	464,324	450,690	286,440	314,027	.697	.636	
Commercial Auto No-Fault (Personal Injury Protection)	4,090	5,844	1,158	30	.005	.198	
Other Commercial Auto Liability	55,198	60,800	98,742	72,661	1.195	1.624	
Private Passenger Auto Physical Damage	242,318	227,086	145,407	151,541	.667	.640	
Commercial Auto Physical Damage	27,815	32,010	44,279	41,930	1.310	1.383	
Surety	60	81					
Glass	267	259					
Burglary and Theft	304	507					
Totals	$ 4,492,091	$ 4,442,447	$ 2,753,098	$ 2,625,838	.591	.620	
(2545) MICHIGAN MUTUAL INSURANCE COMPANY (124) MICHIGAN MUTUAL							
Fire	$ 65,018	$ 61,499	$ 42,473	$ 42,973	.699	.691	
Allied Lines	50,906	51,548	6,007	4,677	.091	.117	
Homeowners Multiple Peril	282,526	271,752	139,932	142,910	.526	.515	
Commercial Multiple Peril	423,614	415,423	116,770	155,428	.374	.281	.001
Inland Marine	138,892	138,190	117,547	117,549	.851	.851	.001
Earthquake	91	87					
Workers Compensation	864,689	838,201	837,250	1,078,286	1.286	.999	.001
Other Liability	601,964	566,508	179,531	169,109	.299	.317	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	143,399	135,668	181,334	265,452	1.957	1.337	
Other Private Passenger Auto-Liability	643,881	602,054	478,723	829,570	1.378	.795	
Commercial Auto No-Fault (Personal Injury Protection)	46,675	46,312	102,451	364,728	7.875	2.212	.002
Other Commercial Auto Liability	828,698	780,824	1,799,811	778,412	.997	2.305	.003
Private Passenger Auto Physical Damage	412,294	378,389	232,129	235,244	.622	.613	
Commercial Auto Physical Damage	461,584	391,603	177,332	200,927	.513	.453	.004
Fidelity	271	266					
Glass	570	355					
Burglary and Theft	1,750	1,893					
Mobile Home Multiple Peril	1,315	1,580					
Totals	$ 4,968,137	$ 4,682,152	$ 4,411,290	$ 4,385,265	.937	.942	
(9352) MID-CENTURY INSURANCE COMPANY (069) FARMERS INSURANCE							
Workers Compensation	$ 16,853	$ 16,853	$ 3,581	$ 29,881	1.773	.212	
Other Liability	4,431	4,820	1,016	916	.190	.211	
Other Private Passenger Auto-Liability	60	30					
Other Commercial Auto Liability	106,386	111,062		188,336	1.696		
Private Passenger Auto Physical Damage	40	20	5,880	5,880	294.000	294.000	
Surety	83	74					
Totals	$ 127,853	$ 132,859	$ 10,477	$ 225,013	1.694	.079	
(9305) MID-SOUTH TITLE INSURANCE CORPORATION (369) CONTINENTAL GROUP							
Title	$ 366,188	$ 366,146	$ 14,065	$ 14,365	.039	.038	.005
Totals	$ 366,188	$ 366,146	$ 14,065	$ 14,365	.039	.038	
(1480) MIDDLESEX INSURANCE COMPANY (169) SENTRY INSURANCE							
Fire	$	$	$	$ 40			
Allied Lines				16			
Commercial Multiple Peril	2,836	1,244					
Workers Compensation	137,945	82,266	26,624	−36,044	−.438	.324	
Other Liability	968	845	1,500	−4,632	−5.482	1.775	
Private Passenger Auto No-Fault (Personal Injury Protection)	54,937	41,247	32,650	41,234	1.000	.792	
Other Private Passenger Auto-Liability	231,414	178,598	34,010	273,934	1.534	.190	
Commercial Auto No-Fault (Personal Injury Protection)	55	37					
Other Commercial Auto Liability	1,279	921	343	−145,872	−158.384	.372	
Private Passenger Auto Physical Damage	140,036	102,990	91,901	99,037	.962	.892	
Commercial Auto Physical Damage	1,014	869		90	.104		
Surety	30	28		2	.071		
Burglary and Theft				26			
Totals	$ 570,514	$ 409,045	$ 187,028	$ 227,831	.557	.457	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9338) MIDLAND INSURANCE COMPANY **(128) MIDLAND INSURANCE GROUP**							
Fire	$ 32,152	$ 16,578	$	$ 19,500	1.176	....	....
Allied Lines	11,007	6,122	....	....	....	....	....
Commercial Multiple Peril	364,449	262,601	54,471	185,656	.707	.207	.001
Ocean Marine	264,038	361,627	236,586	241,462	.668	.654	.004
Inland Marine	50,369	46,058	....	32,810	.712	....	....
Workers Compensation	2,319,786	3,350,851	2,6054,330	2,719,521	.812	.778	.004
Other Liability	1,026,515	1,142,207	272,127	435,039	.381	.238	.004
Commercial Auto No-Fault (Personal Injury Protection)	89,469	67,197	....	12,000	.179	....	.004
Other Commercial Auto Liability	854,802	683,540	151,990	347,506	.508	.222	.003
Commercial Auto Physical Damage	210,122	161,117	104,478	143,526	.891	.648	.002
Aircraft (All Perils)	....	....	....	−1,277	....	....	....
Surety	2,984	3,974	....	....	....	....	....
Totals	$ 5,225,713	$ 6,101,872	$ 3,424,962	$ 4,135,743	.678	.561	
(9757) MIDWEST MUTUAL INSURANCE COMPANY **(303) PREFERRED RISK MUTUAL**							
Commercial Multiple Peril	$ 589,035	$ 433,899	$ 832,339	$ 891,191	2.054	1.918	.001
Other Liability	45,831	45,994	14,883	15,069	.328	.324	....
Private Passenger Auto No-Fault (Personal Injury Protection)	37,641	30,610	719	984	.032	.023	....
Other Private Passenger Auto-Liability	42,560	34,823	15,449	24,074	.691	.444	....
Commercial Auto No-Fault (Personal Injury Protection)	250	232	103	104	.448	.444	....
Other Commercial Auto Liability	618	566	711	680	1.201	1.256	....
Private Passenger Auto Physical Damage	45,269	36,600	47,816	47,816	1.306	1.306	....
Commercial Auto Physical Damage	737	609	608	642	1.054	.998	....
Totals	$ 761,941	$ 563,333	$ 912,628	$ 980,560	1.681	1.565	
(9339) MIDWESTERN INDEMNITY COMPANY **(390) GUARDIAN ROYAL EXCHANGE**							
No Business Written							
(2556) MILLERS MUTUAL INSURANCE COMPANY							
Fire	$ 54,897	$ 54,569	$ 2,659	$ 3,033	.056	.049	....
Allied Lines	8,340	8,660	16,660	16,833	1.944	1.924	....
Farmowners Multiple Peril	6,943	3,596	1,216	1,545	.430	.338	.001
Homeowners Multiple Peril	1,130	1,124	2,365	370	.329	2.104	....
Commercial Multiple Peril	20,390	18,579	7,715	13,175	.709	.415	....
Inland Marine	8,972	5,198	3,000	73	.014	.577	....
Other Liability	5,508	3,334	....	286	.086	....	....
Totals	$ 106,180	$ 95,060	$ 33,615	$ 35,315	.372	.354	
(2576) MILLERS NATIONAL INSURANCE COMPANY **(131) MILLERS NATIONAL**							
Allied Lines	$ 104	$ 103	$ 5	$ 5	.049	.049	....
Homeowners Multiple Peril	923	985	....	....	....	....	
Other Liability	425	439	....	50	.114	....	....
Surety	30	30	....	....	....	....	....
Totals	$ 1,482	$ 1,557	$ 5	$ 55	.035	.003	
(9343) MINNEHOMA INSURANCE COMPANY **(238) FOREMOST**							
Other Liability	$ 319	$ 377	$	$ −49	−.130	....	....
Private Passenger Auto Physical Damage	402,504	252,663	127,624	153,138	.606	.505	....
Commercial Auto Physical Damage	228,539	307,391	185,426	171,811	.559	.603	.002
Surety	....	75	....	....	....	....	....
Mobile Home Multiple Peril	33,519	37,358	22,340	16,785	.449	.598	.001
Totals	$ 664,881	$ 597,864	$ 335,390	$ 341,685	.572	.561	
(9341) MISSION INSURANCE COMPANY **(133) MISSION EQUITIES**							
Fire	$ 17,343	$ 26,529	$	$ −849	−.032	....	....
Allied Lines	13,507	16,403	89	−487	−.030	.005	....
Commercial Multiple Peril	1,785,738	1,902,704	1,209,164	1,707,390	.897	.635	.004
Ocean Marine	50,340	84,398	−3,850	−31,970	−.379	−.046	....
Inland Marine	80,340	92,120	77,319	68,584	.745	.839	....
Workers Compensation	3,540,010	3,327,097	1,146,808	1,700,508	.511	.345	.007
Other Liability	508,206	1,159,195	253,839	−685,849	−.592	.219	.002
Other Commercial Auto Liability	893,772	922,944	1,263,175	2,065,699	2.238	1.369	.004
Private Passenger Auto Physical Damage	....	....	....	33	....	....	....
Commercial Auto Physical Damage	404,036	411,101	321,308	381,793	.929	.782	.004
Surety	100	73	....	−1	−.014	....	....
Glass	236	348	....	6	.017	....	....
Burglary and Theft	388	516	....	−64	−.124	....	....
Credit	....	12,670	....	−9,999	−.789	....	....
Totals	$ 7,294,016	$ 7,956,096	$ 4,267,850	$ 5,194,792	.653	.536	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9340) MISSION NATIONAL INSURANCE COMPANY (133) MISSION EQUITIES							
Fire	$ 7,709	$ 5,009	$	$ 482	.096		
Allied Lines	5,140	3,467		331	.095		
Commercial Multiple Peril	229,813	366,543	627,435	285,899	.780	1.712	
Inland Marine	14,505	13,136		887	.068		
Workers Compensation	5,197,994	5,205,757	2,172,842	4,613,361	.886	.417	.010
Other Liability	1,142,839	963,139		672,500	.698		.004
Other Commercial Auto Liability	554,688	349,505		250,618	.717		.002
Totals	$ 7,152,688	$ 6,906,556	$ 2,800,277	$ 5,824,078	.843	.405	
(1290) MONARCH INSURANCE COMPANY							
Fire	$ 26,011	$ 26,152	$ 1,174	$ 3,486	.133	.045	
Allied Lines	16,807	17,561	15,080	11,692	.666	.859	
Homeowners Multiple Peril	148,232	74,783	16,549	21,872	.292	.221	
Commercial Multiple Peril	10,708	12,403		−289	−.023		
Ocean Marine	10,446	10,122	48	−1,893	−.187	.005	
Inland Marine	796,053	697,706	285,771	315,349	.452	.410	.006
Workers Compensation			57,262	56,153			
Other Liability	7,184	3,993	5,000	35,603	8.916	1.252	
Private Passenger Auto No-Fault (Personal Injury Protection)				10,000			
Commercial Auto No-Fault (Personal Injury Protection)	872	872		14	.016		
Other Commercial Auto Liability	5,445	5,445	12,500	4,723	.867	2.296	
Commercial Auto Physical Damage	5,739	5,739	8,451	8,505	1.482	1.473	
Aircraft (All Perils)	286,286	205,932	142,531	122,061	.593	.692	.011
Glass	399	399		47	.118		
Burglary and Theft	843	843		119	.141		
Boiler and Machinery	5,754	5,380	5,553	7,440	1.383	1.032	
Totals	$ 1,320,779	$ 1,067,330	$ 549,919	$ 594,882	.557	.515	
(1490) MORRISON ASSURANCE COMPANY							
Fire	$ 274,960	$ 271,613	$ 14,630	$ 64,385	.237	.054	.003
Allied Lines	92,850	93,658		25,378	.271		.001
Commercial Multiple Peril	46,025	58,017	10,919	29,501	.508	.188	
Inland Marine	4,019	4,166					
Group Accident and Health	936,732	936,732	884,481	599,634	.640	.944	.015
Workers Compensation	2,335,481	2,498,737	2,939,982	2,045,952	.819	1.177	.004
Other Liability	758,362	902,409	790,328	98,780	.109	.876	.003
Commercial Auto No-Fault (Personal Injury Protection)	70,043	89,628	44,799	53,412	.596	.500	.003
Other Commercial Auto Liability	705,916	822,562	1,299,933	1,161,248	1.412	1.580	.003
Commercial Auto Physical Damage	278,198	368,169	336,072	68,689	.187	.913	.002
Surety	100,606	138,272	130,641	123,426	.893	.945	.001
Burglary and Theft	37,428	36,936	41,415	46,055	1.247	1.121	.007
Totals	$ 5,640,620	$ 6,220,919	$ 6,493,200	$ 4,316,460	.694	1.044	
(9351) MORTGAGE GUARANTY INSURANCE CORPORATION (010) MGIC INVESTMENT CORPORATION							
Mortgage Guaranty	$ 8,779,038	$ 7,377,406	$ 1,608,267	$ 5,162,805	.700	.218	.357
Totals	$ 8,779,038	$ 7,377,406	$ 1,608,267	$ 5,162,805	.700	.218	
(9344) MOTOR CLUB OF AMERICA INSURANCE COMPANY							
Fire	$	$	$	$ −975			
Homeowners Multiple Peril			142,346	27,132			
Commercial Multiple Peril				75,000			
Totals	$	$	$ 142,346	$ 101,157			
(9348) MOTOR VEHICLE CASUALTY COMPANY (156) GULF AND WESTERN							
Homeowners Multiple Peril	$	$	$	$ −5			
Commercial Multiple Peril	2,032	1,145		101	.088		
Workers Compensation	1,784	3,917	−30,829	−42,248	−10.786	−7.871	
Other Liability	503	422		−3,184	−7.545		
Private Passenger Auto No-Fault (Personal Injury Protection)				−178			
Commercial Auto No-Fault (Personal Injury Protection)	110	118		−11	−.093		
Other Commercial Auto Liability	4,693	3,243		−3,298	−1.017		
Commercial Auto Physical Damage	2,246	2,160	16,345	16,404	7.594	7.567	
Totals	$ 11,368	$ 11,005	$ −14,484	$ −32,419	−2.946	−1.316	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1495) MOTORS INSURANCE CORPORATION (079) MOTORS INSURANCE CORPORATION							
Other Liability	$ 31,358	$ 28,564	$ 12,113	$ 71,027	2.487	.424	....
Private Passenger Auto Physical Damage	7,620,287	8,949,295	5,213,089	4,688,412	.524	.583	.012
Commercial Auto Physical Damage	8,313,713	8,434,239	4,005,098	3,960,819	.470	.475	.083
Totals	$ 15,965,358	$ 17,412,098	$ 9,230,300	$ 8,720,258	.501	.530	
(9796) MOTORISTS MUTUAL INSURANCE COMPANY (291) MOTORIST MUTUAL							
No Business Written							
(9768) MUTUAL PROTECTIVE INSURANCE COMPANY (364) MUTUAL PROTECTIVE							
Group Accident and Health	$	$	$ 99	$	....	....	....
Non-Cancellable Accident and Health	384	390	....	−6	−.015	....	....
Guaranteed Renewable Accident and Health	1,272,597	1,366,468	1,032,412	1,027,066	.752	.756	.060
Non-Renewable Stated Reasons Accident and Health	1,035,925	955,480	343,305	393,311	.412	.359	.232
All Other Accident and Health	....	−5	....	....	....	....	....
Totals	$ 2,308,906	$ 2,322,333	$ 1,375,816	$ 1,420,371	.612	.592	
(9769) MUTUAL SERVICE CASUALTY COMPANY (227) MUTUAL SERVICE GROUP							
Commercial Auto No-Fault (Personal Injury Protection)	$ 12	$ 11	$	$	....	....	....
Other Commercial Auto Liability	53	49	....	....	....	....	....
Commercial Auto Physical Damage	44	42	....	....	....	....	....
Totals	$ 109	102	$	....	....	....	
(1498) NATIONAL AMERICAN INSURANCE COMPANY (180) NORTH AMERICAN							
Fire	$ 286,420	$ 357,013	$ 100,703	$ 1,573	.004	.282	.003
Allied Lines	310,963	371,403	36,534	26,792	.072	.098	.006
Homeowners Multiple Peril	1,819,846	2,099,505	970,672	777,692	.370	.462	.003
Commercial Multiple Peril	332,590	521,475	351,388	291,815	.560	.674	....
Inland Marine	7,901	9,643	14,754	13,591	1.409	1.530	....
Other Liability	35,413	45,234	16,000	−132,720	−2.934	.354	....
Glass	14	8	....	....	....	....	....
Totals	$ 2,793,147	$ 3,404,281	$ 1,490,051	$ 978,743	.288	.438	
(1500) NATIONAL AMERICAN INSURANCE COMPANY OF NEW YORK (180) NATIONAL AMERICAN							
Fire	$ 531	$ 391	$	$ −7,246	−18.532	....	....
Allied Lines	286	143	4,090	3,112	21.762	28.601	....
Homeowners Multiple Peril	−17	30	....	−515	−17.167	....	....
Commercial Multiple Peril	....	....	3,000	−152	....	....	....
Inland Marine	−7,466	188,757	98,306	95,218	.504	.521	....
Group Accident and Health	....	....	5,713	−6,527	....	....	....
Other Liability	12,532	14,065	−13,172	−16,931	−1.202	−.935	....
Other Private Passenger Auto-Liability	....	....	−107	−107	....	....	....
Private Passenger Auto Physical Damage	....	99,174	34,584	34,584	.349	.349	....
Commercial Auto Physical Damage	65	65	−323	−353	−5.431	−4.969	....
Surety	100	9,531	....	6,741	.707	....	....
Credit	....	800	....	−449	−.561	....	....
Mobile Home Physical Damage	141,780	173,317	74,210	48,045	.277	.428	.004
Totals	$ 147,811	$ 486,293	$ 206,301	$ 155,420	.320	.424	
(9133) NATIONAL ATTORNEYS TITLE INSURANCE COMPANY (750) LAWYERS TITLE GUARANTY							
Title	$ 92,204	$	$ 24,336	$ 70,757	....	....	.001
Totals	$ 92,204	$	$ 24,336	$ 70,757	....	....	
(9350) NATIONAL BONDING & ACCIDENT INSURANCE COMPANY (822) MUTUAL BENEFIT LIC							
Group Accident and Health	$ 14,226	$ 14,266	$ 18,152	$ 16,542	1.160	1.272	....
Guaranteed Renewable Accident and Health	9,277	6,714	14,010	14,312	2.132	2.087	....
Non-Renewable Stated Reasons Accident and Health	1,017	711	204	817	1.149	.287	....
Surety	126,492	110,934	62,496	78,404	.707	.563	.001
Totals	$ 151,012	$ 132,625	$ 94,862	$ 110,075	.830	.715	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9345) NATIONAL CASUALTY COMPANY (140) NATIONWIDE							
Group Accident and Health	$ 339,596	$ 351,165	$ 257,344	$ 272,786	.777	.733	.005
Collectively Renewable Accident and Health	13,927	13,780	10,531	13,135	.953	.764	.004
Guaranteed Renewable Accident and Health	310,001	254,645	294,890	363,418	1.427	1.156	.014
Non-Renewable Stated Reasons Accident and Health	57,726	56,348	50,442	58,758	1.043	.895	.012
Other Accident Only	53,679	55,941	32,536	47,546	.850	.582	.027
All Other Accident and Health	7,244	7,429	3,962	4,353	.586	.533	....
Totals	$ 782,173	$ 739,308	$ 649,705	$ 759,996	1.028	.879	
(4250) NATIONAL FIRE AND INDEMNITY EXCHANGE							
Fire	$ 2,964	$ 3,569	$ 6,686	$	....	1.873	....
Allied Lines	1,286	1,338	1,087	587	.439	.812	....
Farmowners Multiple Peril	22,899	19,393	1,412	210	.011	.073	.003
Inland Marine	8,738	9,651	3,565	1,641	.170	.369	....
Glass	405	423	183	....	....	.433	....
Totals	$ 36,292	$ 34,374	$ 12,933	$ 2,438	.071	.376	
(1505) NATIONAL FIRE INSURANCE COMPANY OF HARTFORD (218) CNA INSURANCE GROUP							
Fire	$ 94,511	$ 93,302	$ 123,473	$ 15,370	.165	1.323	.001
Allied Lines	72,376	73,693	162,999	141,548	1.921	2.212	.001
Homeowners Multiple Peril	87,765	75,177	84,394	77,895	1.036	1.123	....
Commercial Multiple Peril	6,797	11,000	245	742	.067	.022	....
Inland Marine	57,106	52,373	92,716	105,024	2.005	1.770	....
Workers Compensation	1,081,394	924,727	633,158	911,401	.986	.685	.002
Other Liability	203,204	160,377	67,425	−23,440	−.146	.420	....
Private Passenger Auto No-Fault (Personal Injury Protection)	124,021	122,854	111,901	151,135	1.230	.911	....
Other Private Passenger Auto-Liability	530,602	525,698	378,976	456,828	.869	.721	....
Commercial Auto No-Fault (Personal Injury Protection)	1,342	645	....	110	.171	....	....
Other Commercial Auto Liability	8,767	4,542	23,889	34,320	7.556	5.260	....
Private Passenger Auto Physical Damage	389,579	364,917	298,517	335,720	.920	.818	....
Commercial Auto Physical Damage	7,384	4,774	1,946	1,954	.409	.408	....
Fidelity	8,304	4,472	....	2,083	.466	....	....
Surety	1,386,883	1,525,277	30,146	101,913	.067	.020	.020
Glass	1,654	1,171	380	511	.436	.325	.002
Burglary and Theft	5,494	5,066	4,257	5,178	1.022	.840	.001
Boiler and Machinery	150	382	....	−5	−.013	....	....
Totals	$ 4,067,333	$ 3,950,447	$ 2,014,422	$ 2,318,287	.587	.510	
(9356) NATIONAL GENERAL INSURANCE COMPANY (138) NATIONAL AVIATION							
Homeowners Multiple Peril	$ 100,237	$ 82,732	$ 8,554	$ 64,336	.778	.103	....
Commercial Multiple Peril	−620	10,426	−60	−382	−.037	−.006	....
Workers Compensation	32,277	49,999	16,486	24,026	.481	.330	....
Private Passenger Auto No-Fault (Personal Injury Protection)	274,889	248,371	205,148	313,556	1.262	.826	.001
Other Private Passenger Auto-Liability	1,248,010	1,200,470	889,733	1,239,187	1.032	.741	.001
Commercial Auto No-Fault (Personal Injury Protection)	58	66	....	−52	−.788	....	....
Other Commercial Auto Liability	474	6,573	2,864	1,924	.293	.436	....
Private Passenger Auto Physical Damage	969,964	864,655	727,726	769,208	.890	.842	.001
Commercial Auto Physical Damage	213	2,561	1,249	1,166	.455	.488	....
Aircraft (All Perils)	28,510	27,556	654,752	982,996	35.673	23.761	.001
Totals	$ 2,654,012	$ 2,493,409	$ 2,506,454	$ 3,395,965	1.362	1.005	
(9347) NATIONAL INDEMNITY COMPANY (031) BERKSHIRE-HATHAWAY							
Commercial Multiple Peril	$ 139,823	$ 114,133	$ 36,646	$ 35,352	.310	.321	....
Inland Marine	....	....	....	−21	....	....	....
Medical Malpractice	169	40	....	8	.200	....	....
Other Liability	1,206,405	1,261,206	630,169	625,482	.496	.500	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	−957	−475	−502	−10,021	21.097	1.057	....
Other Private Passenger Auto-Liability	69,184	71,571	32,587	−5,831	−.081	.455	....
Commercial Auto No-Fault (Personal Injury Protection)	394,9[illegible]	422,246	131,238	156,537	.371	.311	.021
Other Commercial Auto Liability	2,161,[illegible]17	2,226,406	2,402,996	1,940,500	.872	1.079	.009
Private Passenger Auto Physical Damage	1,325	3,695	5,158	2,059	.557	1.396	....
Commercial Auto Physical Damage	286,108	243,072	66,378	62,016	.255	.273	.002
Aircraft	....	....	....	−22,725	....	....	....
Surety	525	339	....	−291	−.858	....	....
Totals	$ 4,259,729	$ 4,342,233	$ 3,304,690	$ 2,783,065	.641	.761	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(4260) NATIONAL INSURANCE UNDERWRITERS (138) NATIONAL AVIATION							
Aircraft (All Perils)	$ 1,520,782	$ 1,489,571	$ 1,631,714	$ 1,946,021	1.306	1.095	.063
Totals	$ 1,520,782	$ 1,489,571	$ 1,631,714	$ 1,946,021	1.306	1.095	
(9361) NATIONAL PROPERTY OWNERS INSURANCE COMPANY (272) NLT CORPORATION							
No Business Written							
(1511) NATIONAL REINSURANCE CORPORATION (048) CONTINENTAL CORPORATION							
Reinsurance Only							
(1510) NATIONAL SECURITY FIRE AND CASUALTY COMPANY (316) NATIONAL SECURITY							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 942,389	$ 875,063	$ 497,745	$ 761,111	.870	.569	.004
Other Private Passenger Auto-Liability	4,459,767	4,861,296	2,552,626	4,064,767	.836	.525	.004
Private Passenger Auto Physical Damage	2,378,578	2,457,695	2,641,325	2,763,128	1.124	1.075	.003
Totals	$ 7,780,734	$ 8,194,054	$ 5,691,696	$ 7.589,006	.926	.695	
(9360) NATIONAL SURETY CORPORATION (076) FIREMENS FUND							
Fire	$ 390,047	$ 368,422	$ 17,457	$ −3,114	−.008	.047	.004
Allied Lines	237,417	237,506	69,228	79,526	.335	.291	.004
Homeowners Multiple Peril	31,105	26,894	662	61	.002	.025	....
Commercial Multiple Peril	382,340	364,477	132,117	15,081	.041	.362	.001
Ocean Marine	....	309	....	−250	−.809	....	....
Inland Marine	223,534	240,518	146,149	201,926	.840	.608	.001
Earthquake	2	2	....	....	....	....	....
Workers Compensation	984,771	936,879	387,222	917,238	.979	.413	.001
Other Liability	332,279	322,158	130,720	130,122	.404	.406	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	221	282	10	−46	−.163	.035	....
Other Private Passenger Auto-Liability	1,392	1,979	1,801	1,788	.903	.910	....
Commercial Auto No-Fault (Personal Injury Protection)	15,643	14,040	34,352	22,983	1.637	2.447	....
Other Commercial Auto Liability	542,326	525,764	796,752	454,856	.865	1.515	.002
Private Passenger Auto Physical Damage	747	1,271	2,215	2,127	1.673	1.743	....
Commercial Auto Physical Damage	133,228	117,208	196,260	199,822	1.705	1.692	.001
Fidelity	12,717	41,586	13,716	217,631	5.233	.330	....
Surety	360,812	353,766	6,913	−13,567	−.038	.020	.005
Glass	....	....	....	−12	....	....	....
Burglary and Theft	22,228	22,470	....	−70	−.003	....	.004
Boiler and Machinery	97,784	97,784	94,356	126,437	1.293	.965	.006
Totals	$ 3,768,593	$ 3,673,315	$ 2,031,960	$ 2,352,539	.640	.553	
(9355) NATIONAL TITLE INSURANCE COMPANY							
Title	$ 70,722	$ 57,933	$ 60	$ 60	.001	.001	.001
Totals	$ 70,722	$ 57,933	$ 60	$ 60	.001	.001	
(1515) NATIONAL UNION FIRE INSURANCE COMPANY (012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 1,612,621	$ 1,763,596	$ 275,530	$ 470,850	.267	.156	.019
Allied Lines	423,465	462,121	210,375	189,506	.410	.455	.008
Commercial Multiple Peril	2,823,200	2,260,167	1,617,387	2,255,368	.998	.716	.007
Ocean Marine	431	7,396	....	−23,925	−3.235	....	....
Inland Marine	2,684,003	2,750,836	1,221,854	935,074	.340	.444	.020
Medical Malpractice	93,330	57,802	616,297	810,423	14.021	10.662	.001
Group Accident and Health	144,352	149,324	299,483	229,566	1.537	2.006	.002
Other Accident Only	92,899	89,502	1,896	−33,045	−.369	.021	.047
Workers Compensation	12,178,653	11,815,066	5,011,194	4,391,918	.372	.424	.024
Other Liability	11,315,226	11,142,172	4,875,269	4,861,650	.436	.438	.046
Private Passenger Auto No-Fault (Personal Injury Protection)	407	285	....	113	.396	....	....
Other Private Passenger Auto-Liability	3,594	2,497	3,250	3.745	1.500	1.302	....
Commercial Auto No-Fault (Personal Injury Protection)	17,127	12,796	....	3,273	.256	....	....
Other Commercial Auto Liability	5,451,588	4,900,552	4,594,641	6,940,803	1.416	.938	.024
Private Passenger Auto Physical Damage	2,337	1,663	2,817	3,266	1.964	1.694	....
Commercial Auto Physical Damage	174,043	123,662	69,746	21,640	.175	.564	.001
Aircraft (All Perils)	1,008,341	968,396	419,937	594,974	.614	.431	.042
Fidelity	579,320	383,989	4,687	413,185	1.076	.012	.035
Surety	319,670	241,946	−265,000	−157,245	−.650	−1.095	.004
Glass	190	106	....	1	.009	....	....
Burglary and Theft	50,667	26,783	556	6,402	.239	.021	.010
Boiler and Machinery	153,353	38,129	....	2,924	.077	....	.009
Totals	$ 39,128,817	$ 37,198,786	$ 18,959,919	$ 21,920,468	.589	.510	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9354) NATIONAL-BEN FRANKLIN INSURANCE COMPANY OF ILLINOIS (048) CONTINENTAL CORPORATION							
Fire	$ 1,329	$ 986	$	$ 167	.169	....	....
Allied Lines	1,481	1,027	....	11	.011	....	....
Homeowners Multiple Peril	33,673	31,352	2,774	4,786	.153	.088	....
Commercial Multiple Peril	-11,362	-4,121	6,500	-10,479	2.543	-1.577	....
Ocean Marine	....	....	....	-12	....	....	....
Inland Marine	7,213	5,192	380	582	.112	.073	....
~~Guaranteed Renewable Accident and Health~~	....	....	....	~~-20,500~~	....	....	....
Workers Compensation	183	1,384	123	138	.100	.089	....
Other Liability	1,523	1,283	2,080	2,766	2.156	1.621	....
Private Passenger Auto No-Fault (Personal Injury Protection)	5,311	5,449	8,351	10,698	1.963	1.533	....
Other Private Passenger Auto-Liability	42,996	42,159	35,169	55,634	1.320	.834	....
Commercial Auto No-Fault (Personal Injury Protection)	45	91	....	-23	-.253	....	....
Other Commercial Auto Liability	1,151	1,195	1,036	2,585	2.163	.867	....
Private Passenger Auto Physical Damage	18,634	18,528	22,984	26,607	1.436	1.241	....
Commercial Auto Physical Damage	520	862	393	117	.136	.456	....
Fidelity	683	826	....	327	.396	....	....
Surety	600	373	....	567	1.520	....	....
Burglary and Theft	163	189	....	22	.116	....	....
Totals	$ 104,123	$ 106,775	$ 79,790	$ 73,993	.693	.747	
(9358) NATIONWIDE GENERAL INSURANCE COMPANY (140) NATIONWIDE							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 6,169	$ 3,646	$ 202	$ 2,113	.580	.055	....
Other Private Passenger Auto-Liability	43,353	21,054	4,088	12,555	.596	.194	....
Private Passenger Auto Physical Damage	30,134	14,496	4,581	7,455	.514	.316	....
Totals	$ 81,656	$ 39,196	$ 8,871	$ 22,123	.564	.226	
(2640) NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (140) NATIONWIDE							
Fire	$ 972,343	$ 960,015	$ 414,322	$ 457,391	.476	.432	.011
Allied Lines	616,863	926,353	224,990	231,318	.250	.243	.015
Farmowners Multiple Peril	103,647	88,664	46,911	57,508	.649	.529	.015
Homeowners Multiple Peril	17,802,473	17,116,649	11,484,943	12,427,252	.726	.671	.034
Commercial Multiple Peril	2,085,895	2,187,286	1,764,212	1,190,849	.544	.807	.005
Inland Marine	2,455,366	2,328,991	1,892,861	2,245,017	.964	.813	.018
Medical Malpractice	6,954	6,349	93	1,962	.309	.015	....
Earthquake	4,482	4,371	....	3	.001	....	.013
Workers Compensation	....	12,470	44,209	-196,458	-15,754	3.545	....
Other Liability	1,365,283	1,300,160	488,692	102,189	.079	.376	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	9,716,242	10,051,280	7,257,149	7,317,023	.728	.722	.045
Other Private Passenger Auto-Liability	35,152,418	36,233,561	31,532,192	37,366,901	1.031	.870	.038
Commercial Auto No-Fault (Personal Injury Protection)	364,766	415,757	123,876	86,570	.208	.298	.019
Other Commercial Auto Liability	3,399,979	3,433,680	4,235,451	6,536,379	1.904	1.234	.015
Private Passenger Auto Physical Damage	21,853,950	21,555,622	17,814,492	17,972,566	.834	.826	.036
Commercial Auto Physical Damage	725,868	931,273	369,996	221,325	.238	.419	.007
Mobile Home Multiple Peril	1,684,366	1,578,991	759,740	954,245	.604	.481	.053
Totals	$ 97,538,572	$ 98,171,457	$ 78,059,807	$ 86,514,649	.881	.795	
(9773) NATIONWIDE MUTUAL INSURANCE COMPANY (140) NATIONWIDE							
Fire	$	$ -(47)	$	$	....	....	....
Allied Lines	77,959	78,871	6,234	7,533	....	....	....
Commercial Multiple peril	3,985,112	3,740,500	1,781,968	3,102,104	....	....	....
Medical Malpractice	202	70	....	4	....	....	....
Group Accident and Health	149,812	148,492	90,348	125,348	....	....	....
Collectively Renewable Accident and Health	27,967	26,633	17,344	16,614	....	....	....
Non-Cancellable Accident and Health	2,814	1,704	2,400	2,982	....	....	....
Guaranteed Renewable Accident and Health	2,277,373	1,428,384	1,518,521	1,796,984	....	....	....
Non-Renewable Stated Reasons Only Accident and Health	549	471	45	46	....	....	....
Other Accident Only	12,069	11,983	6,854	8,379	....	....	....
All Other Accident and Health	65,462	62,453	49,529	40,921	....	....	....
Workers' Compensation	4,448,766	4,791,832	3,181,040	1,976,641	....	....	....
Other Liability	347,079	312,545	8,686	1,330,392	....	....	....
Other Private Passenger Auto-Liability	....	....	....	-(8,515)	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	2,422	2,307	....	-(382)	....	....	....
Other Commercial Auto Liability	44,135	41,039	7,337	33,340	....	....	....
Commercial Auto Physical Damage	12,265	11,308	6,127	5,791	....	....	....
Fidelity	15,806	14,309	6,998	5,215	....	....	....
Surety	26,342	22,408	35,947	37,571	....	....	....
Glass	4,030	4,252	1,147	703	....	....	....
Burglary and Theft	55,922	57,392	26,300	20,958	....	....	....
Totals	$ 11,556,090	$ 10,794,915	$ 6,746,852	$ 8,502,630	....	....	....

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9773) NATIONWIDE MUTUAL INSURANCE COMPANY							
(140) NATIONWIDE							
Allied Lines	$ 77,959	$ 76,871	$ 6,234	$ 7,533	.098	.061	.001
Commercial Multiple Peril	3,985,112	3,740,500	1,781,988	3,102,104	.829	.476	.011
Medical Malpractice	202	70	....	4	.057	....	....
Group Accident and Health	149,812	148,492	90,348	125,348	.844	.608	.002
Collectively Renewable Accident and Health	27,967	26,633	17,344	16,614	.624	.651	.008
Non-Cancellable Accident and Health	2,814	1,704	2,400	2,982	1.750	1.408	.001
Guaranteed Renewable Accident and Health	2,277,373	1,428,384	1,518,521	1,796,984	1.258	1.063	.108
Non-Renewable Stated Reasons Accident and Health	549	471	45	46	.098	.096	....
Other Accident Only	12,069	11,983	6,854	8,379	.699	.572	.006
All Other Accident and Health	65,462	62,453	49,529	40,921	.655	.793	.005
Workers Compensation	4,448,766	4,791,832	31,181,040	1,976,641	.413	.664	.008
Other Liability	347,079	312,545	8,686	1,330,392	4.257	.028	.001
Other Private Passenger Auto-Liability	....	....	....	−8,515	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	2,422	2,307	....	−382	−.166	....	....
Other Commercial Auto Liability	44,135	41,039	7,337	33,340	.812	.179	....
Commercial Auto Physical Damage	12,265	11,308	6,127	5,791	.512	.542	....
Fidelity	15,806	14,309	6,998	5,215	.364	.489	....
Surety	26,342	22,408	35,947	37,571	1.677	1.604	....
Glass	4,030	4,252	1,147	703	.165	.270	.005
Burglary and Theft	55,922	57,392	26,300	20,958	.365	.458	.011
Totals	$ 11,556,086	$ 10,754,953	$ 6,746,845	$ 8,502,629	.791	.627	
(9363) NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY							
(140) NATIONWIDE							
Other Liability	$ 734	$ 466	$	$ 99	.212	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,127,668	707,588	226,259	736,799	1.041	.320	.005
Other Private Passenger Auto-Liability	3,960,461	2,467,939	659,780	2,470,286	1.001	.267	.004
Private Passenger Auto Physical Damage	2,530,256	1,584,318	1,143,274	1,358,369	.857	.722	.004
Totals	$ 7,619,119	$ 4,760,311	$ 2,029,313	$ 4,565,555	.959	.426	
(9365) NEW ENGLAND REINSURANCE CORPORATION							
(091) HARTFORD							
Commercial Multiple Peril	$	$	$ 506,646	$ −323,280	....	....	....
Other Liability	73,918	133,252	....	−400,000	−3.002	....	....
Totals	$ 73,918	$ 133,252	$ 506,646	$ −723,280	−5.428	3.802	
(9368) NEW HAMPSHIRE INDEMNITY COMPANY, INC.							
(012) AMERICAN INTERNATIONAL GROUP							
No Business Written							
(1530) NEW HAMPSHIRE INSURANCE COMPANY							
(012) AMERICAN INTERNATIONAL GROUP							
Fire	$ 164,559	$ 171,519	$ 103,970	$ 41,889	.244	.606	.001
Allied Lines	120,563	122,122	6,404	3,489	.029	.052	.002
Homeowners Multiple Peril	145,755	143,338	263,881	207,555	1.448	1.841	....
Commercial Multiple Peril	4,771,817	4,735,932	3,558,270	2,972,402	.628	.751	.013
Ocean Marine	1,714,783	1,819,541	1,255,169	738,264	.406	.690	.032
Inland Marine	1,262,506	1,343,366	366,771	84,252	.063	.273	.009
Medical Malpractice	52	24	....	....	....	....	....
Group Accident and Health	67,006	84,115	109,068	158,252	1.881	1.297	.001
Other Accident Only	748	1,027	42	−70	−.068	.041	....
All Other Accident and Health	11,454	11,993	25,257	25,257	2.106	2.106	....
Workers Compensation	1,568,398	1,810,288	1,373,148	335,107	.185	.759	.003
Other Liability	855,291	936,671	671,931	1,610,985	1.720	.717	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	131,254	164,175	122,051	124,016	.755	.743	....
Other Private Passenger Auto-Liability	714,032	797,812	426,470	130,656	.164	.535	....
Commercial Auto No-Fault (Personal Injury Protection)	291,592	289,504	133,232	98,549	.340	.460	.015
Other Commercial Auto Liability	1,091,369	1,185,782	2,195,838	765,443	.646	1.852	.004
Private Passenger Auto Physical Damage	444,153	488,995	287,770	283,630	.580	.588	....
Commercial Auto Physical Damage	258,618	275,167	289,711	257,373	.935	1.053	.002
Aircraft (All Perils)	....	....	607,059	608,044	....	....	....
Fidelity	51,869	56,051	−710	−1,376	−.025	−.013	.003
Surety	52,732	46,630	23,083	83,767	1.796	.495	....
Glass	1,576	1,996	777	616	.309	.389	.001
Burglary and Theft	9,719	9,706	1,599	1,165	.120	.165	.001
Boiler and Machinery	5,225	5,225	4,957	6,605	1.264	.949	....
Totals	$ 13,733,071	$ 14,500,979	$ 11,825,748	$ 8,535,870	.589	.816	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(2648) NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY							
Fire	$ 114,382	$ 107,397	$ 36,863	$ 18,705	.174	.343	.001
Allied Lines	117,599	110,792	27,934	26,525	.239	.252	.002
Homeowners Multiple Peril	1,671,437	1,525,709	640,859	734,296	.481	.420	.003
Commercial Multiple Peril	47,211	45,979	3,063	5,831	.127	.067	....
Inland Marine	50,259	45,301	32,020	41,701	.921	.707	....
Other Liability	22,304	19,204	1,072	−242	−.013	.056	....
Totals	$ 2,023,192	$ 1,854,382	$ 741,811	$ 826,816	.446	.400	
(1540) NEW YORK UNDERWRITERS INSURANCE COMPANY (091) HARTFORD							
Fire	$	$	$	$ −8	....	....	....
Allied Lines	7	2	....	−8	−4.000	....	....
Commercial Multiple Peril	3,403	18,367	887	−5,592	−.304	.048	....
Workers Compensation	97,571	100,963	128,011	−143,455	−1.421	1.268	....
Other Liability	−24,327	−24,336	101,505	81,866	−3.364	−4.171	....
Private Passenger Auto No-Fault (Personal Injury Protection)	10	10	....	....	....	....	....
Other Private Passenger Auto-Liability	103	103	....	8	.078	....	....
Commercial Auto No-Fault (Personal Injury Protection)	−57	−57	....	−5	.088	....	....
Other Commercial Auto Liability	−182	−186	5,385	14,229	−76.500	−28.952	....
Private Passenger Auto Physical Damage	74	74	....	4	.054	....	....
Commercial Auto Physical Damage	427	426	170	7,787	18.279	.399	....
Surety	450	492	....	7	.014	....	....
Boiler and Machinery	205	205	....	....	....	....	....
Totals	$ 77,684	$ 96,063	$ 235,958	$ −45,167	−.470	2.456	
(1520) NEWARK INSURANCE COMPANY (162) ROYAL							
Fire	$ 791	$ 630	$	$ 6	.010	....	....
Allied Lines	60,092	59,963	1,456	3,072	.051	.024	.001
Homeowners Multiple Peril	32,209	29,494	1,672	6,932	.235	.057	....
Commercial Multiple Peril	14,484	9,465	1,328	2,554	.270	.140	....
Ocean Marine	....	45	1,412	1,291	28.689	31.378	....
Inland Marine	8,728	6,904	....	24	.003	....	....
Workers Compensation	16,352	12,910	2,945	−1,474	−.114	.228	....
Other Liability	2,475	1,550	....	−1,188	−.766	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	5,310	5,229	1,484	2,552	.488	.284	....
Other Private Passenger Auto-Liability	49,669	50,974	5,896	59,151	1.160	.116	....
Commercial Auto No-Fault (Personal Injury Protection)	422	558	....	−141	−.253	....	....
Other Commercial Auto Liability	13,975	15,373	....	−1,013	−.066	....	....
Private Passenger Auto Physical Damage	17,855	17,669	14,692	14,636	.828	.832	....
Commercial Auto Physical Damage	12,730	13,794	894	664	.048	.065	....
Surety	2,700	3,948	....	−224	−.057	....	....
Boiler and Machinery	10,418	11,757	....	−83	−.007	....	....
Totals	$ 248,210	$ 240,263	$ 31,779	$ 86,759	.361	.132	
(1545) NIAGARA FIRE INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Fire	$ 3,343	$ 3,219	$	$ 375	.116	....	....
Allied Lines	3,036	2,939	....	7	.002	....	....
Homeowners Multiple Peril	72,640	66,962	29,354	32,492	.485	.438	....
Commercial Multiple Peril	−484	−851	4,680	23,403	−27.501	−5.499	....
Ocean Marine	1,699	1,785	....	−158	−.089	....	....
Inland Marine	9,810	7,643	7,301	7,548	.988	.955	....
Workers Compensation	617,910	744,562	563,083	326,125	.438	.756	.001
Other Liability	1,803	1,335	....	754	.565	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	24,600	23,166	28,496	26,702	1.153	1.230	....
Other Private Passenger Auto-Liability	151,554	141,110	50,237	118,338	.839	.356	....
Commercial Auto No-Fault (Personal Injury Protection)	36	6	....	−7	−1.167	....	....
Other Commercial Auto Liability	951	851	3,723	4,324	5.081	4.375	....
Private Passenger Auto Physical Damage	84,975	78,577	47,019	52,958	.674	.598	....
Commercial Auto Physical Damage	−387	−361	....	−95	.263	....	....
Surety	−375	−109	....	....	....	....	....
Burglary and Theft	....	18	....	−8	−.444	....	....
Boiler and Machinery	1,696	4,822	....	−302	−.063	....	....
Totals	$ 972,807	$ 1,075,374	$ 733,893	$ 592,456	.551	.682	
(3200) NICHIDO FIRE & MARINE INSURANCE COMPANY LTD.							
Fire	$ 14,125	$ 2,319	$	$ 232	.100	....	....
Allied Lines	6,053	....	....	431	....	....	....
Commercial Multiple Peril	−19,891	−12,235	6,589	−8,023	.656	−.539	....
Inland Marine	−506	4,487	....	−407	−.091	....	....
Workers Compensation	146	42	....	8	.190	....	....
Totals	$ −71	$ −5,387	$ 6,589	$ −7,759	1.440	−1.223	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(2666) NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY (144) NORFOLK & DEDHAM GROUP							
Fire	$ 173,917	$ 162,004	$ 84,683	$ 120,025	.741	.522	.002
Allied Lines	167,842	147,136	19,699	13,317	.091	.134	.003
Homeowners Multiple Peril	902,375	877,143	435,960	573,877	.654	.497	.001
Commercial Multiple Peril	323,128	326,964	225,514	122,401	.374	.690	....
Inland Marine	38,705	37,635	34,744	19,119	.508	.923	....
Other Liability	69,937	59,925	11,843	1,456	.024	.198	....
Glass	783	788	....	....	....	....	....
Burglary and Theft	903	875	....	....	....	....	....
Totals	$ 1,677,590	$ 1,612,550	$ 812,443	$ 850,195	.527	.504	
(1555) NORTH AMERICAN COMPANY FOR PROPERTY AND CASUALTY INSURANCE (042) CIT FINANCIAL CORPORATION							
Inland Marine	$ −132	$ 562	$	$	....	....	....
Totals	$ −132	$ 662	$	$	....	....	
(9371) NORTH AMERICAN REINSURANCE CORPORATION (181) SWISS REINSURANCE							
No Business Written							
(9369) NORTH EAST INSURANCE COMPANY (789) NORTH EAST INSURANCE COMPANY GROUP							
Fire	$ 8,167	$ 22,911	$ 98,770	$ 96,270	4.202	4.311	....
Allied Lines	5,604	16,710	470	−530	−.032	.028	....
Commercial Multiple Peril	319,235	408,005	584,963	389,563	.955	1.434	....
Inland Marine	−634	35,575	96,068	−26,292	−.739	2.700	....
Other Liability	127,641	222,243	282,037	267,418	1.203	1.269	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,037	35,467	40,302	7,752	.219	1.136	....
Other Private Passenger Auto-Liability	8,544	82,977	110,872	133,321	1.607	1.336	....
Commercial Auto No-Fault (Personal Injury Protection)	9,898	238,631	214,628	126,316	.529	.899	....
Other Commercial Auto Liability	474,038	1,369,098	1,287,859	1,930,010	1.410	.941	.002
Private Passenger Auto Physical Damage	39,299	36,969	61,483	79,233	2.143	1.663	....
Commercial Auto Physical Damage	184,016	485,356	431,076	350,937	.723	.888	.001
Burglary and Theft	147	87	....	....	....	....	....
Totals	$ 1,177,992	$ 2,954,029	$ 3,208,528	$ 3,353,996	1.135	1.086	
(1556) NORTH RIVER INSURANCE COMPANY (052) CRUM AND FORSTER INSURANCE							
Fire	$ −22,039	$ −68,410	$ 25,029	$ 24,715	−.361	−.366	....
Allied Lines	20,923	−96,964	2,135	1,028	−.011	−.022	....
Homeowners Multiple Peril	1,120,778	955,704	515,796	646,648	.677	.540	.002
Commercial Multiple Peril	1,952,371	1,106,097	1,227,987	1,271,383	1.149	1.110	.005
Ocean Marine	501	307	4,460	4,347	14.160	14.528	....
Inland Marine	103,113	88,898	17,913	12,195	.137	.202	....
Medical Malpractice	779	487	....	420	.862	....	....
All Other Accident & Health	16	15	....	1	.067	....	....
Workers Compensation	1,420,462	2,105,327	2,834,483	1,880,161	.893	1.346	.002
Other Liability	903,662	903,950	2,300,858	1,594,856	1.764	2.545	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	88,419	69,927	132,246	69,469	.993	1.891	....
Other Private Passenger Auto-Liability	548,031	446,818	226,704	381,667	.854	.507	....
Commercial Auto No-Fault (Personal Injury Protection)	18,318	11,412	....	8,675	.760	....	.001
Other Commercial Auto Liability	518,960	296,631	543,606	692,556	2.335	1.833	.002
Private Passenger Auto Physical Damage	261,724	202,972	197,713	203,543	1.003	.974	....
Commercial Auto Physical Damage	185,208	109,227	93,187	111,781	1.023	.853	.001
Fidelity	464,792	293,253	156,682	103,819	.354	.534	.028
Surety	70,235	52,123	....	2,446	.047	....	.001
Burglary and Theft	8,388	6,289	....	269	.043	....	.001
Totals	$ 7,664,641	$ 6,484,063	$ 8,278,801	$ 7,009,999	1.081	1.277	
(9376) NORTH STAR REINSURANCE CORPORATION (080) GENERAL REINSURANCE CORPORATION							
Fire	$ 1,485	$ 747	$	$	....	....	....
Medical Malpractice	45,550	23,167	....	40,000	1.727	....	....
Other Liability	23,350	20,191	....	−10,000	−.495	....	....
Other Commercial Auto Liability	247,779	171,540	127,068	682,068	3.976	.741	.001
Totals	$ 318,164	$ 215,645	$ 127,068	$ 712,068	3.302	.589	
(9370) NORTHBROOK INDEMNITY COMPANY (008) ALLSTATE							
Workers Compensation	$ 254,817	$ 223,608	$ 118,106	$ 243,404	1.089	.528	....
Totals	$ 254,817	$ 223,608	$ 118,106	$ 243,404	1.089	.528	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1559) NORTHBROOK NATIONAL INSURANCE COMPANY (008) ALLSTATE							
Fire	$ -234	$ -163	$	$	....	....	....
Allied Lines	27	115	....	....	....	....	....
Commercial Multiple Peril	902,641	597,451	145,268	365,035	.611	.243	.002
Inland Marine	8,272	636	....	307	.483	....	....
Workers Compensation	933,146	317,782	69,500	175,922	.554	.219	.001
Other Liability	2,922	6,364	....	2,612	.410	....	....
Commercial Auto No-Fault (Personal Injury Protection)	20,575	19,424	1,404	15,382	.792	.072	.001
Other Commercial Auto Liability	471,779	328,307	119,686	336,501	1.025	.365	.002
Commercial Auto Physical Damage	237,707	172,905	138,176	175,747	1.016	.799	.002
Totals	$ 2,576,835	$ 1,442,821	$ 474,034	$ 1,071,506	.743	.329	
(9373) NORTHBROOK PROPERTY AND CASUALTY INSURANCE COMPANY (008) ALLSTATE							
Fire	$ 10,388	$ 8,767	$ 6,647	$ 1,078	.123	.758	....
Allied Lines	6,151	5,240	1,210	1,247	.238	.231	....
Commercial Multiple Peril	942,176	829,504	221,714	477,810	.576	.267	.002
Inland Marine	69,549	115,949	71,033	49,800	.429	.613	....
Workers Compensation	157,820	244,561	163,381	105,063	.430	.668	....
Other Liability	80,787	86,819	5,051	66,686	.768	.058	....
Commercial Auto No-Fault (Personal Injury Protection)	17,084	11,954	525	5,680	.475	.044	....
Other Commercial Auto Liability	347,153	255,114	92,341	235,087	.921	.362	.001
Commercial Auto Physical Damage	140,489	83,419	52,156	68,474	.821	.625	.001
Surety	6,705	14,585	....	355	.024	....	....
Boiler and Machinery	1,423	1,423	230	230	.162	.162	....
Totals	$ 1,779,725	$ 1,657,335	$ 614,288	$ 1,011,510	.610	.371	
(1560) NORTHERN ASSURANCE COMPANY OF AMERICA (044) COMMERCIAL UNION							
Fire	$ 2,485	$ 2,810	$ 575	$ 700	.249	.205	....
Allied Lines	2,252	2,721	365	544	.200	.134	....
Homeowners Multiple Peril	885,261	736,784	390,975	441,884	.598	.529	.001
Commercial Multiple Peril	460,476	396,270	229,346	493,381	1.245	.579	.001
Ocean Marine	5,007	3,849	509	717	.186	.132	....
Inland Marine	50,680	43,521	3,317	4,524	.104	.076	....
Earthquake	27	26	....	....	....	....	....
Group Accident and Health	....	....	....	-6	....	....	....
Guaranteed Renewable Accident & Health	1,487	1,471	4,924	7,269	4.942	3.347	....
Workers Compensation	3,005,699	1,901,467	367,712	1,548,324	.814	.193	.005
Other Liability	297,138	220,857	49,207	280,871	1.272	.223	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	209,307	165,098	42,796	149,127	.903	.259	....
Other Private Passenger Auto Liability	1,115,705	864,783	243,806	478,717	.554	.282	.001
Commercial Auto No-Fault (Personal Injury Protection)	11,347	9,782	....	853	.087	....	....
Other Commercial Auto Liability	264,283	211,442	69,149	110,419	.522	.327	.001
Private Passenger Auto Physical Damage	695,643	534,295	379,213	402,495	.753	.710	.001
Commercial Auto Physical Damage	126,338	106,270	72,145	75,491	.710	.679	.001
Burglary and Theft	134	134	....	28	.209	....	....
Totals	$ 7,133,269	$ 5,203,580	$ 1,854,039	$ 3,995,338	.768	.356	
(1550) NORTHERN INSURANCE COMPANY OF NEW YORK (011) AMERICAN GENERAL GROUP							
Fire	$ 90,868	$ 86,158	$ 3,252	$ 11,597	.135	.038	.001
Allied Lines	85,634	84,818	29,903	79,979	.943	.353	.001
Homeowners Multiple Peril	346,004	331,732	181,032	213,142	.643	.546	....
Commercial Multiple Peril	2,412,485	1,538,550	375,330	581,905	.378	.244	.006
Inland Marine	273,811	139,508	62,158	104,804	.751	.446	.002
Medical Malpractice	198	199	....	....	....	....	....
Workers Compensation	2,125,259	1,896,021	619,744	1,555,096	.820	.327	.004
Other Liability	1,111,437	812,114	17,438	493,121	.607	.021	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	16,914	15,569	7,572	7,133	.458	.486	....
Other Private Passenger Auto-Liability	71,520	65,301	38,519	48,445	.742	.590	....
Commercial Auto No-Fault (Personal Injury Protection)	287,458	181,717	24,311	77,111	.424	.134	.015
Other Commercial Auto Liability	3,020,522	1,887,104	798,189	1,373,132	.728	.423	.013
Private Passenger Auto Physical Damage	51,713	44,215	31,612	30,688	.694	.715	....
Commercial Auto Physical Damage	1,582,617	947,240	497,143	668,465	.706	.525	.015
Burglary and Theft	1,044	774	....	954	1.233	....	....
Boiler and Machinery	18,242	18,744	17,602	23,567	1.258	.939	.001
Totals	$ 11,475,726	$ 8,049,773	$ 2,703,805	$ 5,269,159	.655	.336	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1562) NORTHLAND CASUALTY COMPANY (146) NORTHLAND							
Inland Marine	$ 4,532	$ 4,349	$	$ -31	-.007		
Other Private Passenger Auto-Liability	23,721	21,040	997	17,497	.832	.047	
Commercial Auto No-Fault (Personal Injury Protection)	5,459	4,401					
Other Commercial Auto Liability	81,153	67,262	113,140	51,616	.767	1.682	
Private Passenger Auto Physical Damage	47,067	44,929	27,671	23,598	.525	.616	
Commercial Auto Physical Damage	-2,162	86	-7,465	-7,529	-87.547	-86.802	
Mobile Home Multiple Peril	3,357	3,821	3,647	16,113	4.217	.954	
Mobile Home Physical Damage	318,844	323,536	121,972	120,596	.373	.377	.009
Totals	$ 481,971	469,424	259,962	221,860	.473	.554	
(9372) NORTHLAND INSURANCE COMPANY (146) NORTHLAND							
Homeowners Multiple Peril	$ 199,509	$ 127,004	$ 102,865	$ 106,815	.841	.810	
Inland Marine	192	1,046		-11	-.011		
Other Liability	122,750	81,439		13,125	.161		
Private Passenger Auto No-Fault (Personal Injury Protection)	30	28					
Other Private Passenger Auto-Liability	103,146	111,188	63,701	55,302	.497	.573	
Commercial Auto No-Fault (Personal Injury Protection)	1,416	1,376					
Other Commercial Auto Liability	21,295	20,638		495	.024		
Private Passenger Auto Physical Damage	194,274	216,351	97,736	106,388	.492	.452	
Mobile Home Multiple Peril	50	15					
Mobile Home Physical Damage	107	103					
Totals	$ 642,769	$ 559,188	$ 264,302	$ 282,114	.505	.473	
(9374) NORTHWESTERN NATIONAL CASUALTY INSURANCE COMPANY (143) ARMCO INSURANCE INCORPORATED							
Fire	$ 16	$ 10	$	$			
Allied Lines	4	5		-1	-.200		
Homeowners Multiple Peril	615	409		26	.064		
Commercial Multiple Peril	223,292	278,276	52,153	213,985	.769	.187	
Ocean Marine		-354					
Inland Marine	1,922	756	370	434	.574	.489	
Medical Malpractice	7,098	2,367		3,400	1.436		
Other Liability	125,444	106,176	5,534	103,092	.971	.052	
Other Private Passenger Auto-Liability	383	383		13	.034		
Commercial Auto No-Fault (Personal Injury Protection)	17,371	16,727		2,374	.142		
Other Commercial Auto Liability	160,400	134,800	37,312	125,997	.935	.277	
Private Passenger Auto Physical Damage	311	311		4	.013		
Commercial Auto Physical Damage	63,976	62,383	40,615	82,683	1.325	.651	
Fidelity		3		-7	-2.333		
Surety	19,868	13,682		877	.064		
Totals	$ 620,700	$ 615,934	$ 135,984	$ 532,877	.865	.221	
(1565) NORTHWESTERN NATIONAL INSURANCE COMPANY (143) ARMCO INSURANCE INCORPORATED							
Fire	$ 19,517	$ 19,625	$ 1,001	$ 2,636	.134	.051	
Allied Lines	21,361	20,152	11,084	8,966	.445	.550	
Homeowners Multiple Peril	1,178	1,085		8	.007		
Commercial Multiple Peril	697	1,400		11	.008		
Ocean Marine	1,070,791	760,597	369,849	671,852	.883	.486	.020
Inland Marine	474,722	460,576	347,342	689,134	1.496	.754	.003
Medical Malpractice	687	661		306	.466		
Non-Cancellable Accident and Health	18,120	12,456	10,952	16,191	1.300	.879	.012
Guaranteed Renewable Accident and Health	474,241	392,880	738,257	1,189,731	3.028	1.879	.022
Workers Compensation	3,890,493	3,732,079	1,688,764	2,315,441	.620	.452	.007
Other Liability	1,092,654	1,062,729	509,821	591,329	.556	.480	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	482	835		-2,752	-3.296		
Other Private Passenger Auto-Liability	4,588	5,275	17,691	-1,041	-.197	3.354	
Commercial Auto No-Fault (Personal Injury Protection)	101,672	106,227	2,245	9,262	.087	.021	.005
Other Commercial Auto Liability	971,288	1,054,420	3,085,419	2,408,608	2.284	2.926	.004
Private Passenger Auto Physical Damage	2,951	3,409	404	-310	-.091	.119	
Commercial Auto Physical Damage	204,438	217,173	68,721	73,689	.339	.316	.002
Fidelity	75,160	70,091	29,082	17,149	.245	.415	.004
Surety	95,198	75,451	6,716	31,092	.412	.089	.001
Burglary and Theft	25	639		-12	-.019		
Boiler and Machinery	5,607	5,607	5,410	7,251	1.293	.965	
Totals	$ 8,525,868	$ 8,003,367	$ 6,892,758	$ 8,028,545	1.003	.861	
(9375) NORTHWESTERN PACIFIC INDEMNITY COMPANY (038) CHUBB AND SON INCORPORATED							
Workers Compensation	$	$	$ 557	$ 557			
Totals	$	$	$ 557	$ 557			

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9379) OCCIDENTAL FIRE AND CASUALTY COMPANY OF NORTH CAROLINA (225) MCMILLEN GROUP							
Commercial Multiple Peril	$ 5	$ 5	$	$			
Inland Marine	32,410	33,973	19,413	30,352	.893	.571	
Workers Compensation	250,471	250,457	51,958	82,614	.330	.207	
Other Liability	80,058	71,567	1,677	10,275	.144	.023	
Private Passenger Auto No-Fault (Personal Injury Protection)	19	19					
Other Private Passenger Auto-Liability	92	92					
Commercial Auto No-Fault (Personal Injury Protection)	36,705	29,651	64,018	90,547	3.054	2.159	.002
Other Commercial Auto Liability	687,609	739,084	536,654	1,092,191	1.478	.726	.003
Commercial Auto Physical Damage	274,148	213,781	157,678	138,213	.647	.738	.002
Surety	420	826		3	.004		
Totals	$ 1,361,937	$ 1,339,455	$ 831,398	$ 1,444,195	1.078	.621	
(9385) OHIO CASUALTY INSURANCE COMPANY (148) OHIO CASUALTY							
Fire	$ 576,458	$ 400,936	$ 195,983	$ 161,606	.403	.489	.006
Allied Lines	476,667	352,369	62,934	68,218	.194	.179	.009
Homeowners Multiple Peril	2,382,919	1,627,598	693,716	742,585	.456	.426	.004
Commercial Multiple Peril	266,693	257,754	123,196	25,722	.100	.478	
Inland Marine	450,995	338,231	188,766	193,472	.572	.558	.003
Earthquake	207	149		−13	−.087		
Group Accident and Health	12,655	10,714		111	.010		
Guaranteed Renewable Accident and Health	2,924	78	950	890	11.410	12.179	
Other Accident Only	7,198	5,656	1,386	−3,469	−.613	.245	.003
All Other Accident and Health	87,249	78,982	14,571	28,892	.366	.184	.006
Workers Compensation	829,816	666,385	355,161	728,637	1.093	.533	.001
Other Liability	1,074,269	1,013,034	177,130	139,006	.137	.175	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	899,667	815,950	582,406	702,683	.861	.714	.004
Other Private Passenger Auto-Liability	3,779,891	3,318,447	2,380,242	1,999,528	.603	.717	.004
Commercial Auto No-Fault (Personal Injury Protection)	62,028	59,161	27,716	53,734	.908	.468	.003
Other Commercial Auto Liability	686,583	602,430	678,348	916,992	1.522	1.126	.003
Private Passenger Auto Physical Damage	1,834,675	1,479,834	1,251,692	1,306,331	.883	.846	.003
Commercial Auto Physical Damage	371,665	298,040	179,368	214,723	.720	.602	.003
Fidelity	214,281	75,599	2,922	−57	−.001	.039	.013
Surety	613,316	427,485	341,728	409,892	.959	.799	.008
Glass	12,684	6,137	3,121	3,847	.627	.509	.015
Burglary and Theft	14,912	14,926	2,099	1,002	.067	.141	.003
Totals	$ 14,657,772	$ 11,849,895	$ 7,263,435	$ 7,694,332	.649	.613	
(1571) OHIO FARMERS INSURANCE COMPANY (228) WESTFIELD							
Fire	$ 4,360	$ 3,993	$ 75	$ 70	.018	.019	
Allied Lines	4,647	4,168	1,819	1,842	.442	.436	
Homeowners Multiple Peril	39,202	38,992	7,659	6,230	.160	.196	
Commercial Multiple Peril	13,767	11,131	7,489	167,778	15.073	.673	
Inland Marine	3,539	2,963		44	.015		
Earthquake	75	38					
Other Liability	2,645	2,191		660	.301		
Private Passenger Auto No-Fault (Personal Injury Protection)	4,122	3,288	11	91	.028	.003	
Other Private Passenger Auto-Liability	28,759	23 534	2,119	3,368	.143	.090	
Commercial Auto No-Fault (Personal Injury Protection)	709	650	111	124	.191	.171	
Other Commercial Auto Liability	6,701	5,899	797	1,028	.174	.135	
Private Passenger Auto Physical Damage	14,473	11,773	2,975	4,337	.368	.253	
Commercial Auto Physical Damage	4,059	3,642	289	347	.095	.079	
Surety	12,342	25,091	14,330	−66,447	−2.648	.571	
Burglary and Theft	72	68					
Totals	$ 139,472	$ 137,421	$ 37,674	$ 119,472	.869	.274	
(1573) OLD DOMINION INSURANCE COMPANY							
Fire	$ 53,124	$ 27,955	$ 6,045	$ 14,627	.523	.216	
Allied Lines	42,180	22,333	1,111	2,359	.106	.050	
Farmowners Multiple Peril	4,058	2,874					
Homeowners Multiple Peril	395,540	194,291	57,123	168,279	.866	.294	
Commercial Multiple Peril	1,032,693	527,877	166,196	780,277	1.478	.315	.002
Ocean Marine	1,433	1,180					
Inland Marine	8,833	3,773					
Workers Compensation	2,927,700	1,174,726	404,013	1,227,777	1.045	.344	.005
Other Liability	47,514	19,546	47	51	.003	.002	
Private Passenger Auto No-Fault (Personal Injury Protection)	7,578	4,561	218	1,099	.241	.048	
Other Private Passenger Auto-Liability	35,221	20,674	2,249	2,794	.135	.109	
Commercial Auto No-Fault (Personal Injury Protection)	13,192	7,073	805	659	.093	.086	
Other Commercial Auto Liability	155,588	74,241	7,940	40,533	.546	.107	
Private Passenger Auto Physical Damage	20,315	10,700	8,876	10,471	.979	.830	
Commercial Auto Physical Damage	95,907	48,776	36,137	44,008	.902	.741	
Mobile Home Multiple Peril	52,934	28,250	2,316	2,522	.089	.082	.001
Totals	$ 4,893,810	$ 2,168,830	$ 692,876	$ 2,296,456	1.058	.319	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9387) OLD GENERAL INSURANCE COMPANY (692) LUNSFORD AND COMPANY GROUP							
Other Liability	$	$ 2,439	$ 1,304	$ 1,749	.717	.535	....
Surety	9,563	15,201	29,534	29,093	1.914	1.943	....
Totals	$ 9,563	$ 17,640	$ 30,838	$ 30,842	1.748	1.748	
(1575) OLD RELIABLE FIRE INSURANCE COMPANY (898) CAPITOL COUNTY GROUP							
Fire	$ −318	$ −299	$	$	....	....	....
Homeowners Multiple Peril	−379	−225	3,315	−8,257	36.698	−14.733	....
Ocean Marine	....	....	822	−1,678	....	....	....
Other Private Passenger Auto-Liability	....	183	13,051	−13,717	−74.956	71.317	....
Other Commercial Auto Liability	−1,517	−1,142	2,404	154	−.135	−2.105	....
Private Passenger Auto Physical Damage	....	259	−199	−827	−3.193	−.768	....
Commercial Auto Physical Damage	....	−302	−366	−391	1.295	1.212	....
Aircraft (All Perils)	−413	....	....	....	....	....	....
Totals	$ −2,627	$ −1,526	$ 19,027	$ −24,716	16.197	−12,469	
(9135) OLD REPUBLIC INSURANCE COMPANY (150) OLD REPUBLIC							
Fire	$ 741,206	$ 813,002	$ 999,259	$ 1,036,607	1.275	1.229	.008
Allied Lines	864,863	839,125	433,542	433,542	.517	.517	.016
Farmowners Multiple Peril	167,447	105,123	139,710	179,910	1.711	1.329	.025
Homeowners Multiple Peril	2,021,192	1,942,840	446,459	445,759	.229	.30	.003
Commercial Multiple Peril	3,749,171	4,104,024	2,210,128	2,181,378	.532	.539	.010
Ocean Marine	198,866	198,866	....	....	....	....	.003
Inland Marine	501,350	1,212,547	278,472	277,446	.229	.230	.003
Group Accident and Health	438,516	440,047	324,542	324,542	.738	.738	.007
Other Accident Only	21,175	21,926	....	−3,000	−.137	....	.010
Workers Compensation	2,051,285	2,338,956	1,503,296	871,776	.373	.643	.004
Other Liability	3,917,496	4,467,929	3,290,006	2,003,635	.448	.736	.015
Private Passenger Auto No-Fault (Personal Injury Protection)	225	200	58	40	.200	.290	....
Other Private Passenger Auto-Liability	−61	−394	349	120	−.305	−.886	....
Commercial Auto No-Fault (Personal Injury Protection)	2,278	161,153	27,226	−1,433,576	−8,896	.169	....
Other Commercial Auto Liability	4,906,275	4,786,295	2,043,548	4,424,650	.924	.427	.022
Private Passenger Auto Physical Damage	660	532	81	79	.148	.152	....
Commercial Auto Physical Damage	663,964	596,598	479,768	457,163	.766	.804	.006
Surety	195,541	178,955	19,190	19,203	.107	.107	.002
Glass	239	779	2,124	824	1.058	2.727	....
Credit	886,030	1,343,316	545,001	545,001	.406	.406	.181
Crop Hail	288	288	26,673	26,673	92.615	92.615	....
Totals	$ 21,328,006	$ 23,552,107	$ 12,769,432	$ 11,791,772	.501	.542	
(9389) OMAHA INDEMNITY COMPANY (261) MUTUAL OF OMAHA							
Ocean Marine	$ 1,282,260	$ 1,184,136	$ 731,841	$ 783,322	.662	.618	.024
Inland Marine	113,536	113,334	57,082	54,627	.482	.504	....
Miscellaneous	2,722	2,722	400	−2,172	−.798	.147	1.000
Group Accident and Health	773	773	....	....	....	....	....
Other Accident Only	409,001	408,952	236,121	236,997	.580	.577	.211
All Other Accident and Health	138,694	138,277	68,354	87,180	.630	.494	.010
Surety	510	510	....	....	....	....	....
Totals	$ 1,947,496	$ 1,848,704	$ 1,093,798	$ 1,159,954	.627	.592	
(9380) OMEGA INSURANCE COMPANY							
Mobile Home Multiple Peril	$ 28,666	$ 21,451	$	$ 453	.021	....	....
Mobile Home Physical Damage	5,470	5,120	....	1,683	.329	....	....
Totals	$ 34,136	$ 26,571	$	$ 2,136	.080	....	
(9398) ORMOND REINSURANCE COMPANY (823) ORMOND REINSURANCE GROUP							
Reinsurance Only							
(2684) OTSEGO MUTUAL FIRE INSURANCE COMPANY							
Homeowners Multiple Peril	$ 543,313	$ 514,106	$ 192,930	$ 195,480	.380	.375	.001
Totals	$ 543,313	$ 514,106	$ 192,930	$ 195,480	.380	.375	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9386) OWNERS INSURANCE COMPANY (280) AUTO OWNERS							
Homeowners	$ 113,091	$ 19,827	$ 1,016	$ 12,974	.654	.051	....
Commercial Multiple Peril	40,317	5,611	....	4,932	.879	....	....
Inland Marine	10,758	2,125	....	432	.203	....	....
Other Liability	413	65	....	101	1.554	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	22,228	8,593	9,732	13,450	1.565	1.133	....
Other Private Passenger Auto-Liability	99,397	37,753	2,612	27,889	.739	.069	....
Commercial Auto No-Fault (Personal Injury Protection)	68	39	....	8	.205	....	....
Other Commercial Auto Liability	302	175	....	47	.269	....	....
Private Passenger Auto Physical Damage	70,574	26,870	5,435	11,582	.431	.202	....
Commercial Auto Physical Damage	516	257	50	81	.315	.195	....
Totals	$ 357,664	$ 101,315	$ 18,845	$ 71,496	.706	[illegible]86	
(9390) PACIFIC EMPLOYERS INSURANCE COMPANY (102) INA							
Fire	$ 30	$ 16	$	$	....	....	....
Allied Lines	20	7	....	....	....	....	....
Homeowners Multiple Peril	169,003	106,787	35,195	51,524	.482	.330	....
Commercial Multiple Peril	2,327,278	2,514,254	1,320,316	819,505	.326	.525	.006
Inland Marine	74,217	61,286	82,137	38,800	.633	1.340	....
Medical Malpractice	170,416	185,764	196,467	249,711	1.344	1.058	.002
Workers Compensation	7,757,148	8,219,127	4,567,733	7,559,853	.920	.556	.015
Other Liability	1,072,142	876,777	120,752	434,070	.495	.138	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	36	6	7,435	7,435	239.167	239.167	....
Other Private Passenger Auto-Liability	199	797	61,345	32,606	40.911	76.970	....
Commercial Auto No-Fault (Personal Injury Protection)	−34	−34	114	114	−3.353	−3.353	....
Other Commercial Auto Liability	153,047	133,416	23,363	277,388	2.079	.175	....
Private Passenger Auto Physical Damage	96	16	2,186	2,189	136.813	136.625	....
Commercial Auto Physical Damage	....	....	19,972	20,201	....	....	....
Fidelity	238	−59	....	−13,327	225.881	....	....
Surety	6,868	5,721	....	633	.111	....	....
Totals	$ 11,730,704	$ 12,103,881	$ 6,437,015	$ 9,480,702	.783	.532	
(9392) PACIFIC INDEMNITY COMPANY (038) CHUBB AND SON INCORPORATED							
Fire	$ 29,549	$ 29,679	$ 1,477	$ 4,561	.154	.050	....
Allied Lines	21,380	23,017	13,111	9,739	.423	.570	....
Homeowners Multiple Peril	16,535	14,324	1,593	1,844	.129	.111	....
Commercial Multiple Peril	3,466	2,379	2,500	−2,387	−1.003	1.051	....
Inland Marine	70,855	61,751	34,429	41,967	.680	.558	....
Medical Malpractice	....	....	429,000	479,500	....	....	....
Group Accident and Health	12,268	12,268	125,000	125,049	10.193	10.189	....
Other Accident Only	4,729	4,729	....	75	.016	....	.003
Workers Compensation	59,635	3,621	53,628	117,206	32.368	14.810	....
Other Liability	9,574	9,163	5,710	6,534	.713	.623	....
Private Passenger Auto No-Fault (Personal Injury Protection)	224	366	228	−324	−.885	.623	
Other Private Passenger Auto-Liability	1,023	2,018	3,020	−741	−.367	1.497	....
Commercial Auto No-Fault (Personal Injury Protection)	959	867	1,327	−2,242	−2.586	1.531	....
Other Commercial Auto Liability	20,139	17,977	22,960	20,136	1.120	1.277	....
Private Passenger Auto Physical Damage	1,025	1,463	3,440	1,439	.984	2.351	....
Commercial Auto Physical Damage	10,870	14,495	304	259	.018	.021	....
Aircraft (All Perils)	....	....	....	215	....	....	....
Surety	−1,487	−938	....	−180	.192	....	....
Burglary and Theft	....	....	....	−22	....	....	....
Boiler and Machinery	51,818	56,104	7,986	24,993	.445	.142	.003
Totals	$ 314,562	$ 253,283	$ 705,713	$ 827,621	3.268	2.786	
(9394) PACIFIC REINSURANCE CORPORATION (133) MISSION EQUITIES							
Reinsurance Only							
(9407) PAMICO MORTGAGE INSURANCE COMPANY							
Mortgage Guaranty	$ 39,108	$ 27,088	$	$ 3,700	.137	....	.001
Totals	$ 39,108	$ 27,088	$	$ 3,700	.137	....	
(1600) PATRIOT GENERAL INSURANCE COMPANY (169) SENTRY INSURANCE							
Other Commercial Auto Liability	$	$	$	$ −27,939	....	....	....
Totals	$	$	$	$ −27,939	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9393) PAXTON NATIONAL INSURANCE COMPANY (319) DAUPHIN MANAGEMENT CORPORATION							
Fire	$ 5,187	$ 3,213	$	$	....	....	....
Allied Lines	3,820	2,237	....	....	....	....	....
Commercial Multiple Peril	12,636	5,452	....	....	....	....	....
Inland Marine	1,316	2,868	....	....	....	....	....
Other Liability	99,227	150,359	....	10,350	.069	....	....
Commercial Auto No-Fault (Personal Injury Protection)	21,274	11,385	....	10,000	.878	....	.001
Other Commercial Auto Liability	390,141	195,802	29,437	72,187	.369	.150	.001
Commercial Auto Physical Damage	84,854	216,150	140,267	135,405	.626	.649	....
Totals	$ 618,455	$ 587,466	$ 169,704	$ 227,942	.388	.289	
(9400) PEERLESS INSURANCE COMPANY (229) PEERLESS							
Other Accident Only	$	$ 3	$	$	....	....	....
All Other Accident and Health	626	555	15	53	.095	.027	....
Workers Compensation	83,104	129,942	73,317	72,483	.558	.564	....
Other Liability	1,819	2,851	4,000	1,182	.415	1.403	....
Fidelity	65,144	64,776	−3,278	35,101	.542	−.051	.004
Surety	599,594	491,569	319,261	561,032	1.141	.649	.008
Burglary and Theft	536	1,299	....	−46	−.035	....	....
Totals	$ 750,823	$ 690,995	$ 393,315	$ 669,805	.969	.569	
(1603) PENINSULAR FIRE INSURANCE COMPANY (225) MCMILLEN GROUP							
Fire	$ 518,235	$ 559,486	$ 558,305	$ 470,481	.841	.998	.006
Allied Lines	298,441	331,957	162,516	163,904	.494	.490	.005
Farmowners Multiple Peril	2,304	758	....	....	....	....	....
Homeowners Multiple Peril	1,664,211	2,093,908	1,479,650	1,496,442	.715	.707	.003
Commercial Multiple Peril	2,235,811	2,113,436	2,022,341	1,680,882	.795	.957	.006
Ocean Marine	−2,585	−501	989,540	256,793	−516.553	−975.130	....
Inland Marine	54,230	68,862	38,345	44,233	.642	.557	....
Workers Compensation	5,832,625	7,631,744	6,382,532	7,890,105	1.034	.836	.011
Other Liability	251,876	251,680	67,170	−9,952	−.040	.267	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	1,283	7,060	38,995	23,000	3.258	5.523	....
Other Private Passenger Auto-Liability	12,093	96,287	84,782	−5,149	−.053	.881	....
Commercial Auto No-Fault (Personal Injury Protection)	31,441	18,236	5,796	7,708	.423	.318	.001
Other Commercial Auto Liability	422,100	271,125	320,238	167,894	.619	1.181	.001
Private Passenger Auto Physical Damage	2,577,432	2,030,268	1,026,404	927,931	.457	.506	.004
Commercial Auto Physical Damage	148,857	101,888	50,676	51,827	.509	.497	.001
Glass	557	791	252	252	.319	.319	....
Burglary and Theft	341	398	....	....	....	....	....
Industrial Fire	871,730	934,084	312,988	337,667	.361	.335	.201
Industrial Extended Coverage	405,423	363,255	61,965	65,804	.181	.171	.396
Totals	$ 15,,326,405	$ 16,874,722	$ 13,602,515	$ 13,571,822	.804	.806	
(9775) PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY (271) PENNSYLVANIA NATIONAL							
Fire	$ 70,552	$ 75,562	$ 20,724	$ 20,898	.277	.274	....
Allied Lines	63,667	59,518	18,196	18,214	.306	.306	.001
Homeowners Multiple Peril	454,337	401,564	246,336	240,243	.598	.613	....
Commercial Multiple Peril	1,260,084	1,025,141	531,624	1,623,993	1.584	.519	.003
Ocean Marine	22,640	15,683	6,397	7,013	.447	.408	....
Inland Marine	152,931	144,532	131,058	73,625	.509	.907	.001
Workers Compensation	957,494	996,227	715,785	534,675	.537	.718	.001
Other Liability	300,680	306,279	109,647	37,606	.123	.358	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	339,415	271,007	245,566	241,309	.890	.906	.001
Other Private Passenger Auto-Liability	1,320,886	1,078,884	985,217	924,178	.857	.913	.001
Commercial Auto No-Fault (Personal Injury Protection)	69,762	89,131	7,559	9,452	.106	.085	.003
Other Commercial Auto Liability	875,046	827,425	855,853	958,761	1.159	1.034	.003
Private Passenger Auto Physical Damage	802,006	601,675	676,985	707,227	1.175	1.125	.001
Commercial Auto Physical Damage	492,684	438,083	351,739	347,655	.794	.803	.004
Aircraft (All Perils)	5,833	583	....	....	....	....	....
Fidelity	442	429	....	−3	−.007	....	....
Surety	8,639	10,059	....	−174	−.017	....	....
Glass	1,949	1,716	....	10	.006	....	.002
Burglary and Theft	4,856	4,590	....	61	.013	....	....
Totals	$ 7,204,107	$ 6,348,088	$ 4,902,686	$ 5,744,743	.905	.772	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1607) PENNSYLVANIA GENERAL INSURANCE COMPANY (077) GENERAL ACCIDENT							
Fire	$ 497	$ 304	$	$ −36	−.118	....	....
Allied Lines	357	211	....	−8	−.038	....	....
Homeowners Multiple Peril	118,038	86,401	32,790	41,052	.475	.380	....
Commercial Multiple Peril	251,448	165,533	15,616	72,444	.438	.094	....
Workers Compensation	674,193	504,176	69,289	70,699	.140	.137	.001
Other Liability	16,910	8,929	120	20,460	2.291	.013	....
Private Passenger Auto No-Fault (Personal Injury Protection)	207,284	179,558	174,675	209,962	1.169	.973	....
Other Private Passenger Auto-Liability	1,318,224	1,133,141	568,696	811,817	.716	.502	.001
Commercial Auto No-Fault (Personal Injury Protection)	34,120	31,852	600	2,952	.093	.019	.001
Other Commercial Auto Liability	410,465	366,793	79,354	286,437	.781	.216	.001
Private Passenger Auto Physical Damage	736,792	613,793	566,525	619,589	1.009	.923	.001
Commercial Auto Physical Damage	211,448	186,698	147,198	192,672	1.032	.788	.002
Totals	$ 3,979,776	$ 3,277,389	$ 1,654,863	$ 2,328,040	.710	.505	
(2738) PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY							
Fire	$ 176,361	$ 222,218	$ 10,915	$ 87,515	.394	.049	.002
Allied Lines	93,350	98,793	39,544	33,174	.366	.400	.001
Homeowners Multiple Peril	304,493	294,833	148,644	82,844	.281	.504	....
Commercial Multiple Peril	23,990	23,439	13,577	12,477	.532	.579	....
Inland Marine	10,299	9,117	4,349	4,349	.477	.477	....
Other Liability	64,384	77,479	2,847	597	.008	.037	....
Glass	721	693	94	−106	−.153	136	....
Burglary and Theft	1,211	1,006	....	....	....	....	....
Totals	$ 674,809	$ 727,578	$ 219,970	$ 220,850	.304	.302	
(9401) PENNSYLVANIA MANUFACTURERS' ASSOCIATION (767) PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE							
Fire	$ 379	$ 302	$	$ 2	.007	....	....
Allied Lines	414	337	....	12	.036	....	....
Commercial Multiple Peril	7,064	22,391	5,000	−239	−.011	.223	....
Inland Marine	−1,737	−2,588	1,270	15,127	−5.845	−.491	....
Workers Compensation	230,882	518,883	315,280	506,398	.976	.608	....
Other Liability	371,875	416,188	24,700	−163,529	−.393	.059	.001
Commercial Auto No-Fault (Personal Injury Protection)	1,281	4,285	67	1,048	.245	.016	....
Other Commercial Auto Liability	27,771	63,329	291,321	−47,480	−.750	4.600	....
Commercial Auto Physical Damage	6,302	25,146	14,691	7,030	.280	.584	....
Totals	$ 644,231	$ 1,048,273	$ 652,329	$ 318,369	.304	.622	
(2756) PENNSYLVANIA MILLERS MUTUAL INSURANCE COMPANY							
Fire	$ 264,926	$ 274,159	$ 80,500	$ −29,661	−.108	.294	.003
Allied Lines	89,051	90,220	15,973	8,374	.093	.177	.001
Homeowners Multiple Peril	470,156	488,823	380,274	286,066	.585	.778	....
Commercial Multiple Peril	50,626	51,620	361	3,622	.070	.007	....
Inland Marine	9,221	8,302	1,519	607	.073	.183	....
Workers Compensation	43,572	44,400	6,066	−6,282	−.141	.137	....
Other Liability	103,206	105,212	44,324	79,208	.753	.421	....
Private Passenger Auto No-Fault (Personal Injury Protection)	11	11	8	6	.545	.727	....
Other Private Passenger Auto-Liability	111	111	37	30	.270	.333	....
Commercial Auto No-Fault (Personal Injury Protection)	2,437	2,888	−80	−922	−.319	−.028	....
Other Commercial Auto Liability	65,553	63,644	53,216	25,828	.406	.836	....
Commercial Auto Physical Damage	41,625	40,329	29,201	31,026	.769	.724	....
Fidelity	....	847	....	−107	−.126	....	....
Surety	620	673	....	−9	−.013	....	....
Glass	6	20	....	....	....	....	....
Burglary and Theft	221	223	....	−34	−.152	....	....
Totals	$ 1,141,344	$ 1,171,482	$ 611,399	$ 397,752	.340	.522	
(9402) PETROLEUM CASUALTY COMPANY							
Workers Compensation	$ 7,774	$ −131,272	$ 101,496	$ −162,037	1.234	−.773	....
Totals	$ 7,774	$ −131,272	$ 101,496	$ −162,037	1.234	−.773	
(2758) PHILADELPHIA MANUFACTURERS MUTUAL INSURANCE COMPANY							
Fire	$ 16,276	$ 89,558	$	$ 5,000	.056	....	....
Allied Lines	5,330	79,136	303	112	.001	.004	....
Boiler and Machinery	47,116	41,093	5,137	−7,863	−.191	.125	.003
Totals	$ 68,722	$ 209,787	$ 5,440	$ −2,751	−.013	.026	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9404) PHILADELPHIA REINSURANCE CORPORATION							
(229) PEERLESS GROUP							
Reinsurance Only							
(9405) PHOENIX ASSURANCE COMPANY OF NEW YORK							
(048) CONTINENTAL CORPORATION							
Fire	$ 5,971	$ 5,963	$ 619	$ 985	.165	.104	...
Allied Lines	4,893	4,824	548	511	.106	.114	...
Homeowners Multiple Peril	82,349	85,421	35,631	31,948	.374	.417	...
Commercial Multiple Peril	1,572	9,501	5,262	−7,760	−.817	.554	...
Ocean Marine	29,253	31,688	113,481	133,035	4.198	3.581	...
Inland Marine	11,249	11,470	−549	−408	−.036	−.048	...
Other Accident Only	...	26	...	−2	−.077	...	...
All Other Accident and Health	...	30	...	−2	−.067	...	...
Workers Compensation	11,481	9,059	17,410	4,204	.464	1.922	...
Other Liability	11,332	10,299	650	25,318	2.458	.063	...
Private Passenger Auto No-Fault (Personal Injury Protection)	14,152	14,170	10,468	6,501	.459	.739	...
Other Private Passenger Auto-Liability	118,791	117,787	38,770	74,516	.633	.329	...
Commercial Auto No-Fault (Personal Injury Protection)	354	561	196	299	.533	.349	...
Other Commercial Auto Liability	4,911	5,941	8,782	18,423	3.101	1.478	...
Private Passenger Auto Physical Damage	51,482	50,229	31,215	34,053	.678	.621	...
Commercial Auto Physical Damage	2,004	3,052	1,651	1,551	.508	.541	...
Fidelity	479	537	...	−7	−.013	...	...
Surety	526	465	...	4	.009	...	...
Burglary and Theft	...	123	...	−5	−.041	...	...
Totals	$ 350,799	$ 361,146	$ 264,134	$ 323,164	.895	.731	
(1613) PHOENIX INSURANCE COMPANY							
(189) TRAVELERS							
Allied Lines	$ 66	$ 66	$ ...	$ ...	...	...	...
Homeowners Multiple Peril	6,231,822	4,930,779	2,679,587	2,934,512	.595	.543	.012
Commercial Multiple Peril	161,813	89,099	7,763	8,006	.090	.087	...
Inland Marine	392	192	...	5	.026	...	...
Earthquake	305	223	...	...	...	...	...
Workers Compensation	251,283	201,354	120,717	202,710	1.007	.600	...
Private Passenger Auto No-Fault (Personal Injury Protection)	813,748	680,675	449,148	586,801	.862	.660	.003
Other Private Passenger Auto-Liability	4,262,850	3,633,462	1,477,368	3,360,235	.925	.407	.004
Commercial Auto No-Fault (Personal Injury Protection)	37,871	29,386	10,574	19,225	.654	.360	.002
Other Commercial Auto Liability	880,395	636,026	145,707	597,154	.939	.229	.003
Private Passenger Auto Physical Damage	2,690,448	2,280,813	1,577,332	1,700,560	.746	.692	.004
Commercial Auto Physical Damage	431,863	312,952	144,607	181,466	.580	.462	.004
Fidelity	...	...	...	150	...	...	...
Burglary and Theft	...	...	1,834	...	...	...	...
Totals	$ 15,762,856	$ 12,795,027	$ 6,614,637	$ 9,590,824	.750	.517	
(9784) PHYSICIANS MUTUAL INSURANCE COMPANY							
(367) PHYSICIANS MUTUAL							
Group Accident and Health	$ 4,081	$ 871	$ ...	$ ...	...	...	...
Guaranteed Renewable Accident and Health	6,405,231	6,200,646	3,590,242	3,701,540	.597	.579	.305
Non-Renewable Stated Reasons Accident and Health	675,713	694,372	564,719	547,833	.789	.813	.151
Other Accident Only	32,835	34,002	7,732	8,223	.242	.227	.016
All Other Accident and Health	81,255	80,708	68,300	70,507	.874	.846	.006
Totals	$ 7,199,115	$ 7,010,599	$ 4,230,993	$ 4,328,103	.617	.604	
(1625) PLANET INSURANCE COMPANY							
(159) RELIANCE							
Fire	$ −355	$ ...	$ ...	$ −3	...	...	...
Allied Lines	−549	...	...	−1	...	...	...
Homeowners Multiple Peril	66	46	...	−68	−1.478	...	...
Commercial Multiple Peril	425,334	251,113	56,196	660,032	2.628	.224	.001
Ocean Marine	8	8	...	42,815	351.875	...	...
Inland Marine	306,572	251,274	80,271	101,537	.404	.319	.002
Workers Compensation	3,225,256	2,570,774	938,796	1,777,349	.691	.365	.006
Other Liability	71,006	60,201	523	98,545	1.637	.009	...
Private Passenger Auto No-Fault (Personal Injury Protection)	24	3	...	...	...	...	...
Other Private Passenger Auto-Liability	192	25	1,044	1,050	42.000	41.760	...
Commercial Auto No-Fault (Personal Injury Protection)	38,088	18,455	4,741	8,661	.469	.257	.002
Other Commercial Auto Liability	700,210	433,059	65,893	278,238	.642	.152	.003
Private Passenger Auto Physical Damage	112	15	11,307	11,314	754.267	753.800	...
Commercial Auto Physical Damage	106,415	56,664	33,942	41,704	.736	.599	.001
Fidelity	...	...	791	791	...	...	...
Surety	100	171	...	7	.041	...	...
Glass	1,618	1,210	404	483	.399	.334	.002
Burglary and Theft	26,144	14,481	...	−11,403	−.787	...	.005
Totals	$ 4,900,243	$ 3,657,499	$ 1,193,908	$ 3,011,061	.823	.326	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9388) PMI INSURANCE COMPANY **(008) ALLSTATE**							
Credit	$ 195,124	$ 90,913	$	$ 4,965	.055	....	.039
Totals	$ 195,124	$ 90,913	$	$ 4,965	.055	....	
(9391) PMI MORTGAGE INSURANCE COMPANY **(008) ALLSTATE**							
Mortgage Guaranty	$ 1,702,058	$ 1,644,869	$ 370,570	$ 614,768	.374	.225	.069
Totals	$ 1,702,058	$ 1,644,869	$ 370,570	$ 614,768	.374	.225	
(2761) PREFERRED MUTUAL INSURANCE COMPANY							
Fire	$ 303,734	$ 289,174	$ 77,609	$ 67,620	.234	.268	.003
Allied Lines	239,416	225,439	62,498	58,026	.257	.277	.004
Homeowners Multiple Peril	1,342,560	1,272,850	950,941	960,965	.755	.747	.002
Commercial Multiple Peril	236,440	215,986	6,668	3,304	.015	.031	....
Inland Marine	42,995	38,277	15,484	6,820	.178	.405	....
Workers Compensation	18,094	14,599	3,417	23,991	1.643	.234	....
Other Liability	157,658	152,183	40,663	117,820	.774	.267	....
Glass	1,007	1,183	1,000	129	.109	.845	.001
Burglary and Theft	1,007	968	....	....	....	....	....
Totals	$ 2,342,911	$ 2,210,659	$ 1,158,280	$ 1,238,675	.560	.524	
(9774) PREFERRED RISK MUTUAL INSURANCE COMPANY **(303) PREFERRED RISK MUTUAL**							
Fire	$ 39,762	$ 38,311	$ 43,032	$ 38,839	1.014	1.123	....
Allied Lines	37,094	34,401	7,228	8,891	.258	.210	....
Homeowners Multiple Peril	429,740	375,355	278,769	544,839	1.452	.743	....
Commercial Multiple Peril	1,621,695	1,633,710	1,496,531	1,904,961	1.166	.916	.004
Workers Compensation	494,605	493,342	327,810	413,639	.838	.664	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,726,040	1,716,850	993,063	998,127	.581	.578	.008
Other Private Passenger Auto-Liability	4,091,139	4,034,317	3,281,597	3,813,758	.945	.813	.004
Commercial Auto No-Fault (Personal Injury Protection)	140,622	139,946	31,861	48,417	.346	.228	.007
Other Commercial Auto Liability	386,395	382,709	943,781	619,234	1.618	2.466	.001
Private Passenger Auto Physical Damage	2,465,136	2,377,798	1,835,197	1,793,944	.754	.772	.004
Commercial Auto Physical Damage	143,555	140,462	96,102	102,371	.729	.684	.001
Totals	$ 11,575,783	$ 11,367,221	$ 9,334,971	$ 10,287,020	.905	.821	
(9411) PRESIDIO INSURANCE COMPANY							
No Business Written							
(9408) PROFESSIONAL MUTUAL INSURANCE COMPANY							
Medical Malpractice	$ 106,955	$ 54,450	$	$ 34,903	.641	....	.001
Other Liability	1,058	424	....	....	....	....	....
Totals	$ 108,013	$ 54,874	$	$ 34,903	.636	....	
(1635) PROFESSIONAL UNDERWRITERS INSURANCE COMPANY							
No Business Written							
(9412) PROGRESSIVE AMERICAN INSURANCE COMPANY **(155) PROGRESSIVE**							
Inland Marine	$ −862	$ 11,360	$	$	....	....	....
Other Liability	8,826	3,465	250	−70,245	−20.273	.072	....
Private Passenger Auto No-Fault (Personal Injury Protection)	4,241,440	5,749,207	4,402,475	4,247,645	.739	.766	.019
Other Private Passenger Auto-Liability	12,997,115	17,308,939	11,373,779	12,686,220	.733	.657	.014
Commercial Auto No-Fault (Personal Injury Protection)	73,436	72,538	35,462	48,311	.666	.489	.004
Other Commercial Auto Liability	564,785	534,314	141,321	170,703	.319	.264	.002
Private Passenger Auto Physical Damage	8,564,414	10,958,949	6,756,051	6,295,782	.574	.616	.014
Commercial Auto Physical Damage	238,947	242,380	90,190	82,313	.340	.372	.002
Credit	−184,046	709,417	270,544	188,933	.266	.381	−.037
Totals	$ 26,504,057	$ 35,590,549	$ 23,070,072	$ 23,649,662	.664	.648	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9307) PROGRESSIVE CASUALTY INSURANCE COMPANY							
(155) PROGRESSIVE							
Inland Marine	$	$ 872	$ 12,819	$ 12,685	14.547	14.701	....
All Other Accident and Health	22,003	22,003	....	....	....	....	.001
Other Liability	....	....	-325	-325	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	987	535	5,496	-4,002	-7.480	10.273	....
Other Private Passenger Auto-Liability	11,234	7,228	93,022	-41,441	-5.733	12.870	....
Commercial Auto No-Fault (Personal Injury Protection)	760	1,819	200	295	.162	.110	....
Other Commercial Auto Liability	339	15,064	....	14,644	.972	....	....
Private Passenger Auto Physical Damage	1,305,276	1,560,005	1,060,494	989,633	.634	.680	.002
Commercial Auto Physical Damage	-4,545	8,281	....	16	.002	....	....
Totals	$ 1,336,054	$ 1,615,807	$ 1,171,706	$ 971,505	.601	.725	
(9396) PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY							
(155) PROGRESSIVE							
Allied Lines	$ 1,748	$ 763	$ 175	$ 3,708	4.860	.229	....
Inland Marine	297	964	....	-14	-.015	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	724,590	544,162	338,015	518,782	.953	.621	.003
Other Private Passenger Auto-Liability	2,557,803	1,982,530	741,334	1,791,418	.904	.374	.002
Private Passenger Auto Physical Damage	2,016,721	1,587,331	1,044,997	1,174,159	.740	.658	.003
Mobile Home Multiple Peril	3.025	18,864	218	-63	-.003	.012	....
Totals	$ 5,304,184	$ 4,134,614	$ 2,124,739	$ 3,487,990	.844	.514	
(9397) PROGRESSIVE SPECIALTY INSURANCE COMPANY							
(155) PROGRESSIVE							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 437,513	$ 327,893	$ 179,867	$ 322,496	.984	.549	.002
Other Private Passenger Auto-Liability	1,554,303	1,204,463	467,973	1,065,142	.884	.369	.001
Private Passenger Auto Physical Damage	1,329,051	1,021,277	580,946	636,030	.623	.569	.002
Totals	$ 3,320,867	$ 2,553,633	$ 1,228,786	$ 2,023,668	.792	.481	
(2760) PROTECTION MUTUAL INSURANCE COMPANY							
Fire	$ 1,696,744	$ 1,627,508	$ 332,391	$ 521,591	.320	.204	.020
Inland Marine	23,902	10,660	....	28,100	2.636	....	....
Boiler and Machinery	456,277	373,408	....	17,500	.047	....	.029
Totals	$ 2,176,923	$ 2,011,576	$ 332,391	$ 567,191	.282	.165	
(9403) PROTECTIVE CASUALTY INSURANCE COMPANY							
Ocean Marine	$ 243,384	$ 258,116	$ 857,192	$ 957,040	3.708	3.321	.004
Inland Marine	-408	176,290	93,293	63,752	.362	.529	....
Other Liability	95,567	132,372	9,447	303	.002	.071	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,712,324	1,902,903	1,010,442	1,285,902	.676	.531	.008
Other Private Passenger Auto-Liability	5,187,418	6,086,327	4,397,478	5,284,660	.868	.723	.005
Commercial Auto No-Fault (Personal Injury Protection)	59	67	....	8	.119	....	....
Other Commercial Auto Liability	1,208	3,712	....	315	.085	....	....
Private Passenger Auto Physical Damage	2,707,279	3,013,099	2,803,308	2,884,909	.957	.930	.004
Commercial Auto Physical Damage	6,984	13,998	455	995	.071	.033	....
Totals	$ 9,953,815	$ 11,586,884	$ 9,171,615	$ 10,477,884	.904	.792	
(9399) PROTECTIVE INDEMNITY INSURANCE COMPANY							
Fire	$ 24,522	$ 22,884	$ 99	$ 99	.004	.004	....
Allied Lines	25,151	23,824	2,317	2,317	.097	.097	....
Homeowners Multiple Peril	492,427	466,368	327,496	343,096	.736	.702	....
Private Passenger Auto No-Fault (Personal Injury Protection)	418,192	514,301	271,706	307,151	.597	.528	.001
Other Private Passenger Auto-Liability	775,593	1,069,205	1,107,158	1,081,855	1.012	1.035	....
Commercial Auto No-Fault (Personal Injury Protection)	10,164	9,016	....	10,115	1.122	....	....
Other Commercial Auto Liability	20,414	18,756	69,712	65,428	3.488	3.717	....
Private Passenger Auto Physical Damage	685,997	867,719	682,904	642,393	.740	.787	.001
Commercial Auto Physical Damage	14,508	10,388	21,300	18,680	1.798	2.050	....
Mobile Home Multiple Peril	1,616,746	1,633,352	782,588	832,067	.509	.479	.061
Totals	$ 4,083,714	$ 4,635,813	$ 3,265,290	$ 3,303,191	.713	.704	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9414) PROTECTIVE INSURANCE COMPANY (867) PROTECTIVE INSURANCE GROUP							
Inland Marine	$ 80,881	$ 83,704	$ 15,393	$ 28,196	.337	.184	....
Workers Compensation	155,651	160,987	180,704	125,867	.782	1.122	....
Other Liability	5,218	5,304	....	−19,248	−3.629	....	....
Commercial Auto No-Fault (Personal Injury Protection)	42,996	44,953	18,155	41,426	.922	.404	.002
Other Commercial Auto Liability	1,240,260	923,099	1,394,988	780,863	.846	1.511	.005
Commercial Auto Physical Damage	288,808	235,474	154,232	147,131	.625	.655	.002
Surety	7,026	9,114	86,295	107,238	11.766	9.468	....
Totals	$ 1,820,840	$ 1,462,635	$ 1,849,767	$ 1,211,473	.828	1.265	
(9413) PROTECTIVE NATIONAL INSURANCE COMPANY OF OMAHA (217) DRUM CORPORATION							
Fire	$ 50,387	$ 50,127	$ 4,124	$ 4,140	.083	.082	....
Allied Lines	56,751	55,296	3,891	4,219	.076	.070	.001
Homeowners Multiple Peril	554,230	391,306	85,127	102,049	.261	.218	.001
Commercial Multiple Peril	1,176,654	898,138	264,140	741,804	.826	.294	.003
Inland Marine	227,105	169,061	49,013	106,341	.629	.290	.001
Workers Compensation	50,815	16,757	....	34,088	2.038	....	....
Other Liability	421,646	332,286	18,820	124,476	.375	.057	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	11,363	8,283	−40	1,038	.125	−.005	....
Other Private Passenger Auto-Liability	190,702	154,624	16,306	47,009	.304	.105	....
Commercial Auto No-Fault (Personal Injury Protection)	88,539	75,135	....	4,691	.062	....	.004
Other Commercial Auto Liability	795,857	623,130	43,103	109,236	.175	.069	.003
Private Passenger Auto Physical Damage	151,725	127,465	40,175	44,481	.349	.315	....
Commercial Auto Physical Damage	557,349	417,945	50,003	71,409	.171	.120	.005
Mobile Home Physical Damage	1,870	1,244	....	20	.016	....	....
Totals	$ 4,335,193	$ 3,320,767	$ 574,662	$ 1,395,001	.420	.173	
(1640) PROVIDENCE WASHINGTON INSURANCE COMPANY (156) GULF AND WESTERN							
Fire	$ 60,337	$ 46,424	$ −10,238	$ −1,646	−.035	−.221	....
Allied Lines	24,210	20,638	3,715	4,775	.231	.180	....
Homeowners Multiple Peril	1,143	1,290	....	−43	−.033	....	....
Commercial Multiple Peril	28,907	40,261	154,153	26,791	.665	3.829	....
Inland Marine	10,486	8,525	....	−3,977	−.467	....	....
Earthquake	....	....	....	−1	....	....	....
Workers Compensation	18,686	12,574	−6,449	−15,539	−1.236	−.513	....
Other Liability	11,914	8,420	....	44,413	5.275	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	788	752	....	182	.242	....	....
Other Private Passenger Auto-Liability	2,367	2,146	6,413	−12,037	−5.609	2.988	....
Commercial Auto No-Fault (Personal Injury Protection)	93	69	....	−36	−.522	....	....
Other Commercial Auto Liability	1,419	563	28,970	−16,053	−28.513	51.456	....
Private Passenger Auto Physical Damage	1,598	1,412	519	−6,174	−4.373	.368	....
Commercial Auto Physical Damage	2,137	1,418	578	748	.528	.408	....
Boiler and Machinery	4,936	4,299	4,782	6,396	1.488	1.112	....
Totals	$ 169,021	$ 148,791	$ 182,443	$ 27,799	.187	1.226	
(9416) PROVIDENT GENERAL INSURANCE COMPANY (565) PROVIDENT LIFE GROUP							
Homeowners Multiple Peril	$ 1,307	$ 812	$	$ 34	.042	....	....
Inland Marine	241	65	....	11	.169	....	....
Other Liability	105	70	....	6	.0P6	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	37,535	24,287	12,291	14,969	.616	.506	....
Other Private Passenger Auto-Liability	159,767	105,600	17,854	46,512	.440	.169	....
Private Passenger Auto Physical Damage	78,557	49,063	48,088	54,007	1.101	.980	....
Totals	$ 277,512	$ 179,897	$ 78,233	$ 115,539	.642	.435	
(9420) PRUDENTIAL COMMERCIAL INSURANCE COMPANY (304) PRUDENTIAL OF AMERICA							
No Business Written							
(9424) PRUDENTIAL GENERAL INSURANCE COMPANY (304) PRUDENTIAL							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 576,608	$ 589,547	$ 515,516	$ 680,713	1.155	.874	.002
Other Private Passenger Auto-Liability	1,664,388	1,760,571	940,810	1,396,603	.793	.534	.001
Private Passenger Auto Physical Damage	1,212,721	1,275,164	995,475	1,050,109	.824	.781	.002
Totals	$ 3,473,717	$ 3,625,202	$ 2,451,801	$ 3,127,425	.863	.676	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1646) PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY (304) PRUDENTIAL							
Fire	$ 118,498	$ 108,002	$ 8,090	$ −4,057	−.036	.075	.001
Allied Lines	347,721	320,598	38,986	46,067	.144	.122	.006
Homeowners Multiple Peril	10,761,619	10,087,485	6,386,636	6,160,912	.611	.633	.021
Inland Marine	277,032	235,193	305,421	271,341	1.154	1.299	.002
Medical Malpractice	25,004	22,972	....	30,390	1.323	....	....
Earthquake	240	253	....	....	....	....	....
Other Liability	97,685	103,702	....	15,599	.150	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	4,797,085	4,987,353	3,993,534	3,926,089	.787	.801	.022
Other Private Passenger Auto-Liability	19,034,540	19,386,735	14,903,397	19,960,663	1.031	.770	.021
Private Passenger Auto Physical Damage	11,231,759	11,788,287	8,449,627	8,114,435	.688	.717	.018
Totals	$ 46,691,183	$ 47,020,580	$ 34,085,691	$ 38,521,459	.819	.725	
(1647) PRUDENTIAL REINSURANCE COMPANY (304) PRUDENTIAL							
Other Liability	$	$	$	$ −46,777	....	....	....
Other Commercial Auto Liability	....	....	....	−276	....	....	....
Totals	$	$	$	$ −47,053	....	....	
(9776) PUBLIC SERVICE MUTUAL INSURANCE COMPANY (853) PUBLIC SERVICE GROUP							
Homeowners Multiple Peril	$ 773	$ 641	$	$	....	....	....
Commercial Multiple Peril	38	110	10,000	8,100	73.636	90.909	....
Inland Marine	100	52	....	....	....	....	....
Workers Compensation	47,990	26,136	2,260	2,262	.087	.086	....
Other Liability	416,990	386,820	431,884	−41,566	−.107	1.116	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	506	318	22	6	.019	.069	....
Other Private Passenger Auto-Liability	158,408	193,479	118,621	76,413	.395	.613	....
Commercial Auto No-Fault (Personal Injury Protection)	−2,038	674	1,600	−381	−565	2.374	....
Other Commercial Auto Liability	1,221	5,944	26,009	−2,514	−.423	4.391	....
Private Passenger Auto Physical Damage	93,295	126,107	101,692	94,875	.752	.806	....
Commercial Auto Physical Damage	10,946	10,127	10,230	10,029	.990	1.010	....
Surety	166	25,635	−71,432	−133,532	−5.209	−2.787	....
Burglary and Theft	851	623	−200	−200	−.321	−.321	....
Livestock	508,221	514,083	655,320	959,420	1.866	1.275	.134
Totals	$ 1,237,467	$ 1,290,749	$ 1,286,096	$ 972,912	.754	.996	
(1648) PURITAN INSURANCE COMPANY (350) GENERAL ELECTRIC							
Fire	$ 13,277	$ 11,835	$ 147,190	$ 208,464	17.614	12.437	....
Allied Lines	5,905	3,312	4,185	−248	−.075	1.264	....
Homeowners Multiple Peril	778	420	....	40	.095	....	....
Commercial Multiple Peril	506,123	417,065	116,125	359,560	.862	.278	.001
Inland Marine	476,162	581,468	143,486	−377,501	−.649	.247	.003
Medical Malpractice	161	106	....	−52,037	−490.915	....	....
Workers Compensation	5,895	5,895	....	−12,093	−2.051	....	....
Other Liability	586,837	563,839	415,001	331,856	.589	.736	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	74,225	73,362	1,835	9,945	.136	.025	....
Other Private Passenger Auto-Liability	262,937	260,744	98,204	215,278	.826	.377	....
Commercial Auto No-Fault (Personal Injury Protection)	2,085	1,944	....	356	.183	....	....
Other Commercial Auto Liability	39,537	61,811	21,111	44,465	.719	.342	....
Private Passenger Auto Physical Damage	668,607	672,787	336,136	362,056	.538	.500	.001
Commercial Auto Physical Damage	11,432	25,510	19,660	25,718	1.008	.771	....
Aircraft (All Perils)	391,811	463,198	218,029	−250,621	−.541	.471	.016
Surety	67,310	78,732	11,512	13,158	.167	.146	....
Mobile Home Multiple Peril	1,408,310	824,070	712,099	745,459	.905	.864	.044
Totals	$ 4,521,592	$ 4,046,098	$ 2,244,593	$ 1,623,877	.401	.555	
(9421) QUEEN CITY INDEMNITY COMPANY (244) CINCINNATI FINANCIAL CORPORATION							
Homeowners Multiple Peril	$ 380,903	$ 341,539	$ 211,093	$ 140,547	.412	.618	....
Inland Marine	30,069	28,642	18,028	18,879	.659	.629	....
Other Liability	4,681	2,236	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	301,904	274,748	205,233	316,702	1.153	.747	.001
Other Private Passenger Auto-Liability	1,501,881	1,328,014	938,874	1,039,128	.782	.707	.001
Other Commercial Auto Liability	157	93	....	....	....	....	....
Private Passenger Auto Physical Damage	990,350	838,744	791,457	783,026	.936	.946	.001
Commercial Auto Physical Damage	148	93	....	....	....	....	....
Totals	$ 3,210,093	$ 2,812,109	$ 2,164,665	$ 2,298,282	.817	.770	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9415) RANGER INSURANCE COMPANY (158) ANDERSON-CLAYTON							
Fire	$ 341,449	$ 336,051	$ 184,251	$ 196,524	.585	.548	.004
Allied Lines	140,860	140,267	34,440	62,928	.449	.246	.002
Commercial Multiple Peril	6,219,079	6,140,353	1,598,475	2,422,114	.394	.260	.017
Inland Marine	47,816	56,373	28,516	33,324	.591	.506	....
Medical Malpractice	750,000	343,744	68,500	38,000	.111	.199	.010
Workers Compensation	764,154	748,917	1,089,274	1,133,340	1.513	1.454	.001
Other Liability	612,672	623,978	307,044	228,633	.366	.492	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	5,885	5,417	....	405	.075	....	....
Other Private Passenger Auto-Liability	67,819	47,660	6,784	66,853	1.403	.142	....
Commercial Auto No-Fault (Personal Injury Protection)	48,603	38,973	4,248	−22,089	−.567	.109	.002
Other Commercial Auto Liability	593,777	531,836	508,332	1,452,816	2.732	.956	.002
Private Passenger Auto Physical Damage	221,074	177,973	111,414	137,880	.775	.626	....
Commercial Auto Physical Damage	202,652	163,930	72,713	79,091	.482	.444	.002
Surety	1,840	1,490	35,966	17,301	11.611	24.138	....
Glass	102	140	130	48	.343	.929	....
Burglary and Theft	−46	31	....	−3,187	−102.806	....	....
Totals	$ 10,017,736	$ 9,357,133	$ 4,050,087	$ 5,843,981	.625	.433	
(9418) REINSURANCE CORPORATION OF NEW YORK							
No Business Written							
(1662) RELIANCE INSURANCE COMPANY (159) RELIANCE							
Fire	$ 474,511	$ 654,560	$ 143,374	$ 125,776	.192	.219	.005
Allied Lines	285,403	290,614	190,756	266,334	.916	.656	.005
Homeowners Multiple Peril	516,155	495,561	323,964	275,759	.556	.654	.001
Commercial Multiple Peril	6,484,917	5,989,452	2,908,794	5,266,290	.879	.486	.018
Ocean Marine	1,580,706	1,606,524	1,143,424	1,719,560	1.070	.712	.029
Inland Marine	1,802,276	1,370,508	602,912	954,088	.696	.440	.013
Group Accident and Health	64	85	....	−104	−1.224	....	....
Workers Compensation	1,820,457	2,248,824	2,297,863	2,834,713	1.261	1.022	.003
Other Liability	2,248,463	2,326,474	1,269,047	1,524,305	.655	.545	.009
Private Passenger Auto No-Fault (Personal Injury Protection)	185,910	179,056	217,112	212,124	1.185	1.213	....
Other Private Passenger Auto-Liability	1,012,351	978,873	637,047	554,724	.567	.651	.001
Commercial Auto No-Fault (Personal Injury Protection)	103,079	89,012	67,280	54,623	.614	.756	.005
Other Commercial Auto Liability	2,516,463	2,116,153	1,917,635	2,655,295	1.255	.906	.011
Private Passenger Auto Physical Damage	512,339	488,360	528,961	533,605	1.093	1.083	....
Commercial Auto Physical Damage	875,733	853,960	711,364	685,251	.802	.833	.008
Aircraft (All Perils)	46,452	46,452	30,980	16,998	.366	.667	.001
Fidelity	552,786	371,308	383,023	288,305	.776	1.032	.034
Surety	1,314,635	1,057,518	159,851	378,983	.358	.151	.019
Glass	30,623	27,138	7,839	8,029	.296	.289	.038
Burglary and Theft	203,799	490,036	33,097	70,335	.144	.068	.041
Boiler and Machinery	30,542	30,542	29,471	39,492	1.293	.965	.001
Totals	$ 22,597,664	$ 21,711,010	$ 13,603,774	$ 18,464,485	.850	.627	
(1665) REPUBLIC INSURANCE COMPANY (160) REPUBLIC FINANCIAL SERVICES							
Other Accident Only	$ 4,330	$ 5,143	$	$	....	....	....
Other Liability	9,806	9,188	....	5,100	.555	....	....
Aircraft (All Perils)	496	883	....	....	....	....	....
Totals	$ 14,632	$ 15,214	$	$ 5,100	.335	....	
(9417) REPUBLIC MORTGAGE INSURANCE COMPANY (427) RMIC CORPORATION							
Mortgage Guaranty	$ 1,717,769	$ 1,708,486	$ 379,504	$ 902,366	.528	.222	.070
Totals	$ 1,717,769	$ 1,708,486	$ 379,504	$ 902,366	.528	.222	
(9419) REPUBLIC MORTGAGE INSURANCE COMPANY OF FLORIDA (427) RMIC CORPORATION							
Mortgage Guaranty	$ 9,698	$ 2,106	$	$	....	....	....
Totals	$ 9,698	$ 2,106	$	$	....	....	
(9432) REPUBLIC WESTERN INSURANCE COMPANY (574) AMERCO CORPORATION							
Commercial Multiple Peril	$ 330	$ 240	$	$ 40	.167	....	....
Other Liability	35,873	34,851	....	41,560	1.193	....	....
Other Commercial Auto Liability	45,145	45,144	18,202	34,838	.772	.403	....
Surety	1,240	1,240	....	62	.050	....	....
Totals	$ 82,597	$ 81,475	$ 18,202	$ 76,500	.939	.223	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(4300) RGAF UNDERWRITERS							
Commercial Multiple Peril	$ 2,213	$ 203	$	$	....	....	....
Workers Compensation	1,438,284	1,752,238	482,340	1,043,187	.595	.275	.002
Totals	$ 1,440,497	$ 1,752,441	$ 482,340	$ 1,043,187	.595	.275	
(1660) RLI INSURANCE COMPANY **(783) RLI INSURANCE COMPANY GROUP**							
Commercial Multiple Peril	$ 475,191	$ 341,448	$ 85,683	$ 330,017	.967	.251	.001
Inland Marine	798,065	787,240	334,697	341,051	.433	.425	.006
Other Liability	248,964	114,800	....	250,621	2.183	....	.001
Totals	$ 1,522,220	$ 1,243,488	$ 420,380	$ 921,689	.741	.338	
(9425) ROYAL INDEMNITY COMPANY **(162) ROYAL**							
Fire	$ 159	$ 336	$ 34,607	$ 34,586	102.935	102.997	....
Allied Lines	505	528	....	−2	−.004	....	....
Homeowners Multiple Peril	1,045,893	851,226	406,752	481,254	.565	.478	.002
Commercial Multiple Peril	218,523	196,507	102,520	277,570	1.413	.522	....
Ocean Marine	7,651	14,427	1,810	1,689	.117	.125	....
Inland Marine	254,922	190,183	35,924	64,071	.337	.189	.001
Group Accident and Health	95	106	....	−2	−.019	....	....
Other Accident Only	32	32	....	....	....	....	....
Workers Compensation	753,177	474,249	109,854	284,328	.600	.232	.001
Other Liability	45,240	44,748	17	−8,144	−.182	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	124,834	111,061	72,148	104,538	.941	.650	....
Other Private Passenger Auto-Liability	719,332	626,766	215,756	560,549	.894	.344	....
Commercial Auto No-Fault (Personal Injury Protection)	57,766	55,754	13,271	27,725	.497	.238	.003
Other Commercial Auto Liability	297,267	254,600	132,721	417,768	1.641	.521	.001
Private Passenger Auto Physical Damage	415,262	356,123	301,665	308,083	.865	.847	....
Commercial Auto Physical Damage	117,901	103,638	119,251	123,404	1.191	1.151	.001
Aircraft (All Perils)	117,071	117,071	17,344	46,105	.394	.148	.004
Fidelity	25	25	−120	−121	−4.840	−4.800	....
Surety	5,800	6,581	....	−83	−.013	....	....
Boiler and Machinery	2,317	2,402	....	144	.060	....	....
Credit	11,448	11,448	2,666	9,126	.797	.233	.002
Totals	$ 4,195,220	$ 3,417,811	$ 1,566,186	$ 2,732,588	.800	.458	
(1685) ROYAL INSURANCE COMPANY OF AMERICA **(162) ROYAL**							
Fire	$ 734,597	$ 716,906	$ 37,375	$ 66,644	.093	.052	.008
Allied Lines	339,751	324,714	80,407	85,571	.264	.248	.006
Farmowners Multiple Peril	6,000	5,085	535	527	.104	.105	....
Homeowners Multiple Peril	1,403,758	1,317,304	766,605	743,093	.564	.582	.002
Commercial Multiple Peril	5,163,944	5,524,320	2,663,958	3,321,976	.601	.482	.014
Ocean Marine	1,335,498	1,253,891	714,601	609,707	.486	.570	.025
Inland Marine	682,827	604,823	798,296	884,591	1.463	1.320	.005
Earthquake	2	2	....	....	....	....	....
Workers Compensation	3,043,074	3,113,638	1,956,871	2,972,326	.955	.628	.006
Other Liability	640,626	566,899	205,264	433,489	.765	.362	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	217,630	203,318	175,102	204,449	1.006	.861	.001
Other Private Passenger Auto-Liability	1,463,186	1,398,036	1,159,907	1,723,569	1.233	.830	.001
Commercial Auto No-Fault (Personal Injury Protection)	41,782	42,279	1,163	−1,009	−.024	.028	.002
Other Commercial Auto Liability	1,085,146	992,144	1,130,073	1,155,725	1.165	1.139	.004
Private Passenger Auto Physical Damage	795,260	729,920	729,991	743,931	1.019	1.000	.001
Commercial Auto Physical Damage	383,591	355,404	224,931	236,887	.667	.633	.003
Fidelity	2,882	3,000	−1,325	−1,437	−.479	−.442	....
Surety	19,758	16,672	5,714	5,685	.341	.343	....
Glass	3,625	4,072	1,725	1,794	.441	.424	.004
Burglary and Theft	6,313	5,960	....	120	.020	....	.001
Boiler and Machinery	332,834	317,572	175,134	243,032	.765	.551	.021
Totals	$ 17,702,104	$ 17,495,959	$ 10,826,527	$ 13,430,670	.768	.619	
(9423) S&H INSURANCE COMPANY **(139) NATIONAL FARMERS**							
Fire	$ 149,447	$ 154,182	$ 178,259	$ 183,259	1.189	1.156	.001
Allied Lines	47,257	49,034	4,783	4,783	.098	.098	....
Other Liability	3,740	4,282	....	....	....	....	....
Other Private Passenger Auto-Liability	61,062	56,308	....	75,000	1.332	....	....
Private Passenger Auto Physical Damage	462,949	875,758	855,231	838,650	.958	.977	....
Surety	56,593	21,302	....	19,000	.892	....	....
Totals	$ 781,048	$ 1,160,866	$ 1,038,273	$ 1,120,692	.965	.894	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9427) SAFECO INSURANCE COMPANY OF AMERICA (163) SAFECO							
Fire	$ 205,356	$ 201,539	$ 145,465	$ 108,023	.536	.722	.002
Allied Lines	365,174	308,618	119,979	129,651	.420	.389	.007
Homeowners Multiple Peril	4,276,259	4,308,925	3,917,893	3,932,003	.913	.909	.008
Commercial Multiple Peril	2,226,933	2,210,053	1,742,769	1,000,772	.453	.789	.006
Inland Marine	847,953	829,332	395,205	426,586	.514	.477	.006
Medical Malpractice	4,712	6,153	....	....	....	....	....
Workers Compensation	487,896	351,692	102,390	181,656	.517	.291	....
Other Liability	848,840	806,106	445,068	484,766	.601	.552	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	1,230,427	1,209,900	792,644	961,966	.795	.655	.005
Other Private Passenger Auto-Liability	5,993,943	5,773,603	3,253,293	4,134,767	.716	.563	.006
Commercial Auto No-Fault (Personal Injury Protection)	69,150	71,073	10,776	21,691	.305	.152	.003
Other Commercial Auto Liability	733,183	709,627	346,285	842,709	1.188	.488	.003
Private Passenger Auto Physical Damage	3,907,169	3,586,322	2,733,341	2,842,239	.793	.762	.006
Commercial Auto Physical Damage	410,400	398,301	324,167	343,259	.862	.814	.004
Aircraft (All Perils)	−3,933	−3,933	....	....	....	....	....
Fidelity	9,399	10,210	157,279	159,821	15.653	15.404	....
Surety	660,752	713,399	359,184	327,893	.460	.503	.009
Glass	1,711	1,804	273	279	.155	.151	.002
Burglary and Theft	6,816	8,521	711	714	.084	.083	.001
Credit	....	....	7,595	....	....	....	....
Totals	$ 22,282,140	$ 21,501,245	$ 14,854,317	$ 15,898,795	.739	.691	
(9422) SAFECO TITLE INSURANCE COMPANY (163) SAFECO							
Title	$ 4,705,571	$ 4,611,459	$ 150,960	$ 161,360	.035	.033	.070
Totals	$ 4,705,571	$ 4,611,459	$ 150,960	$ 161,360	.035	.033	
(9433) SAFECO TITLE INSURANCE COMPANY OF MARYLAND (163) SAFECO							
Title	$	$ 19,800	$ 31,008	$ −357,833	−18.072	1.566	....
Totals	$	$ 19,800	$ 31,008	$ −357,833	−18.072	1.566	
(1687) SAFEGUARD INSURANCE COMPANY (162) ROYAL							
Fire	$ 5,033	$ 5,207	$	$ 38	.007	....	....
Allied Lines	937	966	....	4	.004	....	....
Homeowners Multiple Peril	30,440	31,984	5,787	5,867	.183	.181	....
Commercial Multiple Peril	34,360	32,276	1,816	7,434	.230	.056	....
Inland Marine	169	240	....	−1	−.004	....	....
Workers Compensation	66,789	41,169	37,481	65,053	1.579	.910	....
Other Liability	5	7	....	−9	−1.286	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,328	1,291	16	10	.008	.012	....
Other Private Passenger Auto-Liability	8,736	8,682	1,557	1,777	.205	.179	....
Commercial Auto No-Fault (Personal Injury Protection)	244	248	1,140	1,162	4.685	4.597	....
Other Commercial Auto Liability	7,324	23,320	1,784	−7,056	−.303	.077	....
Private Passenger Auto Physical Damage	4,189	4,176	257	427	.102	.062	....
Commercial Auto Physical Damage	1,671	3,762	1,632	1,601	.426	.434	....
Fidelity	....	....	−233	−233	....	....	....
Surety	−30	−15	....	−1	.067	....	....
Totals	$ 161,195	$ 153,333	$ 51,237	$ 75,073	.496	.334	
(9426) SAFEWAY INSURANCE COMPANY							
Private Passenger Auto No-Fault (Personal Injury Protection)	$ 473,038	$ 558,663	$ 439,863	$ 459,120	.822	.787	.002
Other Private Passenger Auto-Liability	2,747,068	3,787,222	1,645,911	2,398,817	.633	.435	.003
Private Passenger Auto Physical Damage	1,632,790	1,794,347	1,206,996	1,084,619	.604	.673	.002
Totals	$ 4,852,896	$ 6,140,232	$ 3,292,770	$ 3,942,556	.642	.536	
(3330) SAI INDUSTRIAL ASSURANCE COMPANY							
Commercial Multiple Peril	$ 2,146	$ 2,788	$ 1,310	$ 1,939	.695	.470	....
Totals	$ 2,146	$ 2,788	$ 1,310	$ 1,939	.695	.470	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(3365) SEA INSURANCE COMPANY LIMITED (038) CHUBB AND SON INCORPORATED							
Homeowners Multiple Peril	$ 97,267	$ 49,009	$	$ 5,416	.111		
Commercial Multiple Peril	1,339	112		5	.045		
Ocean Marine	224	145		27	.186		
Inland Marine	5,296	1,294		60	.046		
Medical Malpractice	4,200	1,030		1,503	1.459		
Other Liability	124,289	46,421		58,960	1.270		
Private Passenger Auto No-Fault (Personal Injury Protection)	33,815	26,735	19,008	40,688	1.522	.711	
Other Private Passenger Auto-Liability	206,395	160,950	118,481	169,551	1.053	.736	
Private Passenger Auto Physical Damage	139,862	107,674	50,905	64,365	.598	.473	
Fidelity		31,604		−11,400	−.361		
Burglary and Theft				13			
Totals	$ 612,687	$ 424,974	$ 188,394	$ 329,188	.775	.443	
(9435) SEABOARD SURETY COMPANY (095) HOME INSURANCE							
Other Liability	$ 93,769	$ 121,666	$ 41,000	$ 13,062	.107	.337	
Fidelity	15,257	16,049	7,672	112,772	7.027	.478	
Surety	2,660,441	3,055,358	3,182,803	5,745,072	1.880	1.042	.038
Burglary and Theft	315	3,918					
Totals	$ 2,769,782	$ 3,196,991	$ 3,231,475	$ 5,870,906	1.836	1.011	
(1710) SECURITY INSURANCE COMPANY OF HARTFORD (326) ORION CAPITAL CORPORATION							
Fire	$ 82,204	$ 90,035	$ 14,259	$ 14,517	.161	.158	
Allied Lines	31,933	42,251	27,561	25,151	.595	.652	
Homeowners Multiple Peril	403,643	498,813	73,101	90,523	.181	.147	
Commercial Multiple Peril	1,627,551	1,083,008	577,245	774,223	.715	.533	.004
Inland Marine	−239,812	17,843	215,872	−102,619	−5.751	12.098	−.001
Medical Malpractice				208			
Group Accident and Health	140,785	78,296					.002
Guaranteed Renewable Accident and Health	5,130	4,822	12,728	21,345	4.427	2.640	
All Other Accident and Health			3,300	7			
Workers Compensation	779,579	663,316	586,105	629,262	.949	.884	.001
Other Liability	172,627	169,344	52,271	59,525	.352	.309	
Private Passenger Auto No-Fault (Personal Injury Protection)	25,149	52,855	18,415	−282	−.005	.348	
Other Private Passenger Auto-Liability	178,291	236,767	283,979	139,567	.590	1.199	
Commercial Auto No-Fault (Personal Injury Protection)	11,344	18,336	20,672	2,880	.157	1.127	
Other Commercial Auto Liability	151,573	154,749	294,035	157,052	1.015	1.900	
Private Passenger Auto Physical Damage	75,532	83,552	43,101	38,699	.463	.516	
Commercial Auto Physical Damage	64,008	121,703	68,970	51,812	.426	.567	
Aircraft (All Perils)	618,921	613,180	213,571	297,655	.485	.348	.025
Fidelity			−420	−420			
Surety	6,747	3,635	−1,830	−1,916	−.527	−.503	
Glass	840	2,804		97	.035		.001
Burglary and Theft	903	1,880	3,601	3,369	1.803	1.915	
Totals	$ 4,136,948	$ 3,937,189	$ 2,506,536	$ 2,200,695	.559	.637	
(9434) SECURITY REINSURANCE COMPANY (326) ORION CAPITAL CORPORATION							
No Business Written							
(9437) SECURITY TITLE AND GUARANTY COMPANY							
Title	$ 153,461	$ 140,437	$ 1,219	$ −6,552	−.047	.009	.002
Totals	$ 153,461	$ 140,437	$ 1,219	$ −6,552	−.047	.009	
(9436) SECURITY TITLE GUARANTEE CORPORATION							
Title	$ 161,197	$ 147,600	$ 5	$ 14,000	.095		.002
Totals	$ 161,197	$ 147,600	$ 5	$ 14,000	.095		

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1720) SELECT INSURANCE COMPANY (041) GULF INSURANCE							
Fire	$ 131,935	$ 116,039	$ 128,589	$ 154,489	1.331	1.108	.001
Allied Lines	162,829	129,577	65,504	71,304	.550	.506	.003
Homeowners Multiple Peril	168,584	127,150	47,815	54,915	.432	.376	....
Commercial Multiple Peril	825	332	....	8,800	26.506	....	....
Inland Marine	89,111	65,107	72,078	77,360	1.188	1.107	....
Medical Malpractice	201	201	....	....	....	....	....
Workers Compensation	1,603,416	1,478,291	681,180	1,196,817	.810	.461	.003
Other Liability	593,646	560,932	153,096	449,520	.801	.273	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	30,868	18,609	25,096	39,583	2.127	1.349	....
Other Private Passenger Auto-Liability	141,208	95,933	29,280	46,899	.489	.305	....
Commercial Auto No-Fault (Personal Injury Protection)	63,154	59,804	9,979	5,118	.086	.167	.003
Other Commercial Auto Liability	686,410	663,822	1,607,018	1,312,768	1.978	2.421	.003
Private Passenger Auto Physical Damage	95,389	61,711	53,514	58,589	.949	.867	....
Commercial Auto Physical Damage	380,262	367,020	240,010	252,877	.689	.654	.003
Fidelity	7,765	6,055	....	1,000	.165	....	....
Glass	3,117	2,699	2,275	2,275	.843	.843	.003
Burglary and Theft	5,659	4,276	1,712	1,712	.400	.400	.001
Totals	$ 4,164,379	$ 3,757,558	$ 3,117,146	$ 3,734,026	.994	.830	
(9438) SENTRY INDEMNITY COMPANY (169) SENTRY INSURANCE							
Fire	$ 205,012	$ 149,063	$ 6,861	$ 13,984	.094	.046	.002
Allied Lines	137,223	111,545	150,088	153,899	1.380	1.346	.002
Homeowners Multiple Peril	769,703	758,515	689,382	716,104	.944	.909	.001
Commercial Multiple Peril	194,293	287,203	204,529	−70,893	−.247	.712	....
Inland Marine	215,521	216,561	136,850	115,932	.535	.632	.001
Workers Compensation	229,800	324,376	257,243	−48,836	−.151	.793	....
Other Liability	627,632	651,981	202,961	−555,466	−.852	.311	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	487,238	434,260	303,018	353,230	.813	.698	.002
Other Private Passenger Auto-Liability	2,522,317	2,287,506	1,300,891	2,093,358	.915	.569	.002
Commercial Auto No-Fault (Personal Injury Protection)	36,572	45,766	17,176	16,189	.354	.375	.001
Other Commercial Auto Liability	550,338	596,453	457,460	781,085	1.310	.767	.002
Private Passenger Auto Physical Damage	1,495,282	1,256,231	1,072,039	1,160,679	.924	.853	.002
Commercial Auto Physical Damage	203,329	241,585	153,081	153,115	.634	.634	.002
Fidelity	17,891	20,967	9,460	5,207	.248	.451	.001
Surety	25,493	28,808	27,777	106,181	3.686	.964	....
Glass	11,218	12,274	8,831	8,314	.677	.719	.014
Burglary and Theft	16,901	20,028	5,739	9,521	.475	.287	.003
Totals	$ 7,745,763	$ 7,443,122	$ 5,003,386	$ 5,011,603	.673	.672	
(9781) SENTRY INSURANCE A MUTUAL COMPANY (169) SENTRY INSURANCE							
Fire	$ 513,068	$ 435,325	$ 294,090	$ 305,150	.701	.676	.006
Allied Lines	353,649	289,213	82,421	105,075	.363	.285	.006
Homeowners Multiple Peril	1,830,611	1,740,876	961,656	868,427	.499	.552	.003
Commercial Multiple Peril	346,673	445,074	356,645	295,616	.664	.801	....
Inland Marine	300,536	304,816	467,710	464,281	1.523	1.534	.002
Medical Malpractice	88,437	90,860	....	8,159	.090	....	.001
Earthquake	36	10	....	1	.100	....	....
Group Accident and Health	1,235,923	1,187,687	1,424,117	1,678,468	1.413	1.199	.019
Workers Compensation	2,303,083	2,527,718	1,247,465	1,019,796	.403	.494	.004
Other Liability	985,500	921,892	241,125	−767,663	−.833	.262	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	641,690	693,791	554,421	308,525	.445	.799	.003
Other Private Passenger Auto-Liability	2,947,358	3,149,300	3,517,105	2,638,027	.838	1.117	.003
Commercial Auto No-Fault (Personal Injury Protection)	62,571	72,945	20,580	−10,851	−.149	.282	.003
Other Commercial Auto Liability	998,516	969,216	1,578,586	1,408,815	1.454	1.629	.004
Private Passenger Auto Physical Damage	1,592,492	1,565,202	1,284,584	1,239,953	.792	.821	.002
Commercial Auto Physical Damage	407,127	413,239	295,784	293,861	.711	.716	.004
Fidelity	19,528	19,586	38,313	2,169	.111	1.956	.001
Surety	21,015	36,493	9,130	9,914	.272	.250	....
Glass	16,975	17,752	14,287	14,435	.813	.805	.021
Burglary and Theft	42,814	42,926	25,730	14,822	.345	.599	.008
Boiler and Machinery	11,286	9,281	478	1,273	.137	.052	....
Totals	$ 14,718,888	$ 14,933,202	$ 12,414,227	$ 9,898,253	.663	.831	
(1725) SERVICE INSURANCE COMPANY							
Fire	$ 21,977	$ 18,292	$ 521	$ 521	.028	.028	....
Allied Lines	16,573	14,182	465	465	.033	.033	....
Homeowners Multiple Peril	912,285	956,589	485,161	462,431	.483	.507	.001
Commercial Multiple Peril	484,536	455,247	176,211	179,441	.394	.387	.001
Surety	67,089	63,711	34,865	8,551	.134	.547	....
Totals	$ 1,502,460	$ 1,508,021	$ 697,223	$ 651,409	.432	.462	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9780) SHELBY MUTUAL INSURANCE COMPANY (269) SHELBY MUTUAL GROUP							
Fire	$ 281,302	$ 292,568	$ 77,391	$ 73,674	.252	.265	.003
Allied Lines	269,926	277,902	309,613	277,650	.999	1.114	.005
Homeowners Multiple Peril	1,544,463	1,503,525	1,540,095	1,445,824	.962	1.024	.003
Commercial Multiple Peril	2,714,432	2,669,617	1,596,622	2,371,887	.888	.598	.007
Inland Marine	305,969	313,576	197,074	213,090	.680	.628	.002
Medical Malpractice	....	....	....	−5,000	....	....	....
Earthquake	14	26	....	....	....	....	....
Workers Compensation	1,275,183	1,308,379	628,225	296,137	.226	.480	.002
Other Liability	357,968	353,850	166,453	−59,965	−.169	.470	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	513,237	521,102	415,427	599,159	1.150	.797	.002
Other Private Passenger Auto-Liability	2,703,054	2,722,904	2,531,819	2,801,345	1.029	.930	.002
Commercial Auto No-Fault (Personal Injury Protection)	61,060	80,169	24,731	15,305	.191	.308	.003
Other Commercial Auto Liability	920,591	864,732	366,552	736,587	.852	.424	.004
Private Passenger Auto Physical Damage	1,417,344	1,405,881	1,149,089	1,090,805	.776	.817	.002
Commercial Auto Physical Damage	446,465	448,312	276,630	309,154	.690	.617	.004
Aircraft (All Perils)	−10,514	−10,514	168,057	−192,855	18.343	−15.984	....
Glass	2,298	2,691	1,300	1,452	.540	.483	.002
Burglary and Theft	9,728	13,844	4,635	3,910	.282	.335	.001
Totals	$ 12,812,540	$ 12,768,564	$ 9,453,713	$ 9,978,159	.781	.740	
(9442) SHIELD INSURANCE COMPANY (049) COTTON STATES							
Fire	$ 125,112	$ 134,209	$ 42,092	$ 68,496	.510	.314	.001
Allied Lines	53,699	62,135	16,293	10,503	.169	.262	.001
Commercial Multiple Peril	51,184	32,430	3,807	4,879	.150	.117	....
Inland Marine	34,536	39,435	28,300	23,559	.597	.718	....
Other Liability	62,631	411,347	396,325	247,218	.601	.963	....
Private Passenger Auto No-Fault (Personal Injury Protection)	409,251	293,428	148,789	250,506	.854	.507	.001
Other Private Passenger Auto-Liability	1,507,971	1,083,638	502,832	790,808	.730	.464	.001
Commercial Auto No-Fault (Personal Injury Protection)	275,234	293,085	42,935	47,638	.163	.146	.015
Other Commercial Auto Liability	571,893	671,874	1,503,994	1,088,040	1.619	2.239	.002
Private Passenger Auto Physical Damage	1,003,312	698,969	678,980	730,400	1.045	.971	.001
Commercial Auto Physical Damage	115,998	203,721	110,815	90,470	.444	.544	.001
Fidelity	999	2,404	....	4	.002	....	....
Glass	49	379	....	−21	−.055	....	....
Burglary and Theft	829	2,892	5,534	3,140	1.086	1.914	....
Totals	$ 4,212,698	$ 3,929,946	$ 3,480,698	$ 3,355,640	.854	.886	
(1730) SIGNET REINSURANCE COMPANY (098) W.R. BERKLEY CORPORATION							
Reinsurance Only							
(1735) SOUTH CAROLINA INSURANCE COMPANY (168) SOUTH CAROLINA INSURANCE							
Fire	$ 1,988,605	$ 2,014,554	$ 3,045,392	$ 2,908,522	1.444	1.512	.024
Allied Lines	1,367,741	1,416,916	580,592	590,636	.417	.410	.026
Farmowners Multiple Peril	3,638	3,011	1,400	1,398	.464	.465	....
Homeowners Multiple Peril	6,291,398	6,232,684	4,164,622	4,130,589	.663	.668	.012
Commercial Multiple Peril	2,386,233	2,476,084	1,831,388	1,872,917	.756	.740	.006
Inland Marine	1,706,060	1,733,637	898,887	1,025,063	.591	.518	.013
Medical Malpractice	450	490	....	6	.012	....	....
Workers Compensation	3,404,493	3,890,537	2,793,880	3,374,536	.867	.718	.006
Other Liability	2,773,891	2,757,820	2,520,918	5,186,908	1.881	.914	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	1,060,171	1,029,744	715,318	697,978	.678	.695	.004
Other Private Passenger Auto-Liability	3,629,188	3,548,339	2,616,437	2,035,337	.574	.737	.004
Commercial Auto No-Fault (Personal Injury Protection)	92,244	169,750	85,854	42,296	.249	.506	.005
Other Commercial Auto Liability	1,556,451	2,198,114	4,222,535	3,617,403	1.646	1.921	.006
Private Passenger Auto Physical Damage	2,029,885	1,922,403	1,895,123	1,871,698	.974	.986	.003
Commercial Auto Physical Damage	773,583	893,205	946,297	844,833	.946	1.059	.007
Fidelity	24,168	23,162	35,798	33,910	1.464	1.546	.001
Surety	55,025	40,713	25,658	8,822	.217	.630	....
Glass	12,881	13,909	12,252	12,117	.871	.881	.016
Burglary and Theft	20,948	28,020	9,050	8,298	.296	.323	.004
Boiler and Machinery	805	1,245	....	....	....	....	....
Totals	$ 29,177,858	$ 30,304,337	$ 26,401,401	$ 28,263,265	.930	.869	
(9456) SOUTH STATE INSURANCE COMPANY (242) SELECTED RISK GROUP							
Fire	$ 648	$ 826	$	$	....	....	....
Allied Lines	890	1,124	−45	−43	−.038	−.040	....
Homeowners Multiple Peril	127,007	205,299	146,297	112,042	.546	.713	....
Commercial Multiple Peril	17,936	96,754	41,522	17,829	.184	.429	....
Inland Marine	145	171	....	−15	−.088	....	....
Private Passenger Auto Physical Damage	602,013	548,961	188,425	199,055	.363	.343	....
Totals	$ 748,630	$ 853,135	$ 376,199	$ 328,868	.385	.441	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9447) SOUTHEAST TITLE AND INSURANCE COMPANY							
(115) MAC ARTHUR GROUP							
Workers Compensation	$	$	$ −1,208	$ 9,500	....	....	....
Surety	610	615	....	....	....	....	....
Title	64,485	61,935	....	....	....	....	
Totals	$ 65,095	$ 62,550	$ −1,208	$ 9,500	.152	−.019	
(9443) SOUTHEASTERN FIDELITY INSURANCE COMPANY							
(084) AMERICAN FINANCIAL CORPORATION							
Fire	$	$	$	$ −432	....	....	....
Allied Lines	....	....	....	−216	....	....	....
Commercial Multiple Peril	1,201,036	1,140,928	1,162,790	1,139,820	.999	1.019	.003
Inland Marine	....	....	....	−7,390	....	....	....
Other Liability	133,747	148,799	196,747	−53,024	−.356	1.322	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,168,423	1,234,134	881,930	886,145	.718	.715	.005
Other Private Passenger Auto-Liability	3,564,221	3,846,776	2,630,597	2,945,181	.766	.684	.003
Commercial Auto No-Fault (Personal Injury Protection)	122,886	127,654	237,123	165,606	1.297	1.858	.006
Other Commercial Auto Liability	648,085	802,230	2,205,178	1,840,874	2.295	2.749	.002
Private Passenger Auto Physical Damage	2,219,301	2,214,075	1,646,944	1,608,118	.726	.744	.003
Commercial Auto Physical Damage	311,321	343,946	126,617	125,246	.364	.368	.003
Totals	$ 9,369,022	$ 9,858,542	$ 9,087,926	$ 8,649,928	.877	.922	
(1741) SOUTHEASTERN FIRE INSURANCE COMPANY							
(242) SELECTED RISK GROUP							
Fire	$ 183,893	$ 149,567	$ 43,573	$ 30,983	.207	.291	.002
Allied Lines	264,127	222,874	32,709	39,459	.177	.147	.005
Homeowners Multiple Peril	2,850,321	2,818,426	1,073,127	1,115,665	.396	.381	.005
Commercial Multiple Peril	191,976	197,529	17,514	61,516	.311	.089	....
Inland Marine	229,211	160,126	19,623	21,830	.136	.123	.001
Earthquake	66	24	....	....	....	....	....
Workers Compensation	21,337,917	22,808,005	9,809,675	13,545,727	.594	.430	.042
Other Liability	5,297	451	....	295	.654	....	....
Private Passenger Auto Physical Damage	111,278	133,156	121,785	124,240	.933	.915	....
Mobile Home Multiple Peril	1,574,953	1,731,723	850,295	820,518	.474	.491	.050
Totals	$ 26,749,039	$ 28,221,881	$ 11,968,301	$ 15,760,233	.558	.424	
(9449) SOUTHERN GUARANTY INSURANCE COMPANY							
(076) FIREMANS FUND							
Fire	$ 308	$ 17	$	$	....	....	....
Allied Lines	172	12	....	....	....	....	....
Homeowners Multiple Peril	3,036	292	....	....	....	....	....
Commercial Multiple Peril	806	583	....	....	....	....	....
Workers Compensation	1,711	1,103	....	....	....	....	....
Other Liability	319	306	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	6,392	2,144	....	....	....	....	....
Private Passenger Auto Physical Damage	4,971	1,457	....	....	....	....	....
Totals	$ 17,715	$ 5,914	$	$	....	....	
(1747) SOUTHERN HOME INSURANCE COMPANY							
(175) STATE AUTO MUTUAL GROUP							
No Business Written							
(9451) SOUTHERN INSURANCE COMPANY							
(*80) REPUBLIC FINANCIAL SERVICES							
Homeowners Multiple Peril	$ 63,478	$ 9,036	$ 50	$ 550	.061	.006	....
Other Liability	142,980	134,142	2,900	10,300	.077	.022	....
Private Passenger Auto Physical Damage	−18,655	131,973	22,392	20,684	.157	.170	....
Commercial Auto Physical Damage	....	1,088	....	....	....	....	....
Aircraft (All Perils)	403,880	405,745	225,773	469,513	1.157	.556	.016
Livestock	1,086	3,887	....	....	....	....	....
Totals	$ 592,769	$ 685,671	$ 251,115	$ 501,027	.731	.366	
(9455) SOUTHERN TITLE INSURANCE COMPANY							
Title	$ 49,292	$ 46,967	$ 29,817	$ 34,263	.730	.635	....
Totals	$ 49,292	$ 46,967	$ 29,817	$ 34,263	.730	.635	
(9453) SOUTHLAND INSURANCE COMPANY							
Surety	$ 3,842,126	$ 3,801,448	$	$ 274,044	.072	....	.056
Totals	$ 3,842,126	$ 3,801,448	$	$ 274,044	.072	....	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1470) ST. PAUL FIRE AND MARINE INSURANCE COMPANY							
(164) ST. PAUL							
Fire	$ 2,038,367	$ 1,996,787	$ 1,026,962	$ 1,147,345	.575	.514	.024
Allied Lines	1,864,709	1,979,541	410,446	440,648	.223	.207	.036
Farmowners Multiple Peril	7,499	18,011	6,452	26,186	1.454	.358	.001
Homeowners Multiple Peril	7,083,289	7,170,016	4,296,471	4,488,083	.626	.599	.013
Commercial Multiple Peril	1,470,271	1,377,025	401,634	480,994	.349	.292	.004
Ocean Marine	288,273	362,396	55,461	220,975	.610	.153	.005
Inland Marine	3,025,007	3,089,657	1,757,497	1,743,037	.564	.569	.023
Medical Malpractice	16,862,876	12,467,829	2,656,368	7,495,394	.601	.213	.246
Earthquake	1,765	1,904	....	−190	−.100	....	.003
Group Accident and Health	44,041	44,146	52,161	39,986	.906	1.182	....
Other Accident Only	298,571	318,338	296,253	324,203	1.018	.931	.154
All Other Accident and Health	3,856	4,163	89,695	15,745	3.782	21.546	....
Workers Compensation	2,629,761	3,290,613	2,514,687	2,898,203	.881	.764	.005
Other Liability	6,549,541	6,915,127	3,457,062	4,996,619	.723	.500	.026
Private Passenger Auto No-Fault (Personal Injury Protection)	54,451	52,922	27,068	21,477	.406	.511	....
Other Private Passenger Auto-Liability	1,422,900	1,299,265	1,083,248	1,282,296	.987	.834	.001
Commercial Auto No-Fault (Personal Injury Protection)	144,723	196,123	81,855	107,082	.546	.417	.007
Other Commercial Auto Liability	3,057,297	3,767,036	2,942,825	5,435,305	1.443	.781	.013
Private Passenger Auto Physical Damage	604,425	580,639	379,668	390,863	.673	.654	.001
Commercial Auto Physical Damage	1,113,637	1,213,363	762,323	725,049	.598	.628	.011
Aircraft (All Perils)	255,284	255,284	45,949	93,237	.365	.180	.010
Fidelity	768,217	535,727	195,021	125,066	.233	.364	.047
Surety	1,873,702	2,139,378	133,040	210,157	.098	.062	.027
Glass	40,185	42,368	16,706	16,092	.380	.394	.050
Burglary and Theft	164,506	149,946	119,392	116,222	.775	.796	.033
Boiler and Machinery	99,210	98,302	57,326	77,476	.788	.583	.006
Credit	45,659	45,659	7,204	28,254	.619	.158	.009
Totals	$ 51,812,022	$ 49,411,565	$ 22,872,794	$ 32,945,796	.667	.463	
(9428) ST. PAUL GUARDIAN INSURANCE COMPANY							
(164) ST. PAUL							
Inland Marine	$ 175,256	$ 36,366	$ 21,443	$ 39,861	1.096	.590	.001
Other Liability	31,265	20,437	....	16,709	.818	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	....	85	....	−197	−2.318	....	....
Other Private Passenger Auto-Liability	−35	435	8,500	1,268	2.915	19.540	....
Commercial Auto No-Fault (Personal Injury Protection)	152	93	....	−7	−.075	....	....
Other Commercial Auto Liability	4,207	2,577	99	123	.048	.038	....
Private Passenger Auto Physical Damage	....	168	5,318	4,953	29.482	31.655	....
Commercial Auto Physical Damage	2,004	1,779	....	−1,440	−.809	....	....
Totals	$ 212,849	$ 61,940	$ 35,360	$ 61,270	.989	.571	
(9429) ST. PAUL MERCURY INSURANCE COMPANY							
(164) ST. PAUL							
Fire	$ 881,507	$ 766,518	$ 704,807	$ 179,099	.234	.919	.010
Allied Lines	1,184,751	1,146,541	325,851	299,960	.262	.284	.023
Homeowners Multiple Peril	1,471	1,646	....	−9	−.005	....	....
Commercial Multiple Peril	74,217	132,321	2,577	4,170	.032	.019	....
Ocean Marine	11,200	12,944	56,168	55,538	4.291	4.339	....
Inland Marine	729,614	695,083	134,035	190,430	.274	.193	.005
Medical Malpractice	2,952,347	3,025,963	646,134	2,499,257	.826	.214	.043
Earthquake	51,896	50,113	....	1,150	.023	....	.117
All Other Accident and Health	....	....	....	−18	....	....	....
Workers Compensation	1,304,514	924,763	258,824	23,919	.026	.280	.002
Other Liability	1,284,755	1,254,144	452,408	533,286	.425	.361	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	98,473	104,087	41,771	76,008	.730	.401	....
Other Private Passenger Auto-Liability	547,390	572,549	808,766	902,310	1.576	1.413	....
Commercial Auto No-Fault (Personal Injury Protection)	28,031	27,258	199	3,570	.131	.007	.001
Other Commercial Auto Liability	593,430	573,377	433,321	334,069	.583	.756	.002
Private Passenger Auto Physical Damage	302,570	310,272	157,002	155,571	.501	.506	....
Commercial Auto Physical Damage	254,883	233,007	120,312	124,753	.535	.516	.002
Fidelity	54,581	52,074	....	2,779	.053	....	.003
Surety	449	612	....	21	.034	....	....
Glass	14,203	15,024	4,010	3,870	.258	.267	.017
Burglary and Theft	33,975	35,029	20,309	19,950	.570	.580	.006
Boiler and Machinery	8,011	8,075	....	−54	−.007	....	....
Totals	$ 10,412,267	$ 9,941,400	$ 4,168,494	$ 5,409,629	.544	.419	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1760) STANDARD FIRE INSURANCE COMPANY (001) AETNA LIFE AND CASUALTY							
Fire	$ 127,025	$ 119,621	$ 4,813	$ 4,995	.042	.040	.001
Allied Lines	109,884	100,999	24,969	40,153	.398	.247	.002
Farmowners Multiple Peril	6,686	6,662	164	300	.045	.025	.001
Homeowners Multiple Peril	2,524,228	1,826,870	1,351,142	1,627,281	.891	.740	.004
Commercial Multiple Peril	6,795,530	9,301,563	6,113,184	6,280,343	.757	.738	.018
Inland Marine	34,617	28,195	40,529	42,824	1.519	1.437	....
Medical Malpractice	43,902	41,020	....	104,608	2.550	....	....
Earthquake	21	132	....	....	....	....	....
All Other Accident and Health	50	34	....	....	....	....	....
Workers Compensation	8,557,343	8,618,764	5,615,124	7,984,718	.926	.651	.016
Other Liability	835,840	776,027	350,876	915,722	1.180	.452	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	185,438	177,605	140,543	131,030	.738	.791	....
Other Private Passenger Auto-Liability	832,230	799,234	386,574	522,334	.654	.484	....
Commercial Auto No-Fault (Personal Injury Protection)	89,086	94,315	34,932	71,779	.761	.370	.004
Other Commercial Auto Liability	1,213,563	1,259,787	614,197	1,571,477	1.247	.488	.005
Private Passenger Auto Physical Damage	760,722	714,493	634,285	638,667	.894	888	.001
Commercial Auto Physical Damage	508,819	538,974	461,315	471,517	.875	.856	.005
Surety	6,680	2,473	....	366	.148	....	....
Burglary and Theft	49,632	64,351	....	119	.002	....	.010
Boiler and Machinery	4,359	3,344	....	....	....	....	....
Totals	$ 22,685,655	$ 23,474,463	$ 15,772,647	$ 20,408,233	.869	.672	
(9457) STANDARD GUARANTY INSURANCE COMPANY (019) INTERFINANCIAL INCORPORATED							
Fire	$ 66,175	$ 67,722	$ 26,897	$ 48,760	.720	.397	....
Allied Lines	73,013	67,349	3,245	5,580	.083	.048	.001
Homeowners Multiple Peril	691,892	626,997	318,775	345,270	.551	.508	.001
Inland Marine	8,159	2,450	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,395,179	1,353,550	1,138,645	1,276,875	.943	.841	.006
Other Private Passenger Auto-Liability	3,854,902	4,003,518	2,543,623	3,176,451	.793	.635	.004
Commercial Auto No-Fault (Personal Injury Protection)	−89,124	−68,120	187	−18,921	.278	−.003	−.004
Other Commercial Auto Liability	−247,350	−189,547	−18,972	−131,403	.693	.100	−.001
Private Passenger Auto Physical Damage	7,147,317	4,290,192	2,840,566	2,992,223	.697	.662	.011
Commercial Auto Physical Damage	3,507	3,182	−9,856	−12,483	−3.923	3.097	....
Surety	....	77	....	....	....	....	....
Credit	−25,284	125,026	4,020	2,543	.020	.032	−.005
Title	....	1,170	....	....	....	....	....
Totals	$ 12,878,386	$ 10,283,566	$ 6,847,130	$ 7,684,895	.747	.666	
(9782) STATE AUTOMOBILE MUTUAL INSURANCE COMPANY (175) STATE AUTOMOBILE MUTUAL							
Fire	$ 408,861	$ 408,036	$ 88,259	$ 128,676	.315	.216	.004
Allied Lines	327,481	330,849	222,796	265,596	.803	.673	.006
Homeowners Multiple Peril	4,600,127	4,204,259	2,481,233	2,752,118	.655	.590	.009
Commercial Multiple Peril	153,538	123,978	31,272	38,910	.314	.252	....
Ocean Marine	286,375	260,957	143,937	138,669	.531	.552	.005
Inland Marine	301,318	274,743	124,758	108,004	.393	.454	.002
Group Accident and Health	10,890	10,474	3,972	3,966	.379	.379	....
All Other Accident and Health	11,785	12,411	10,995	15,733	1.268	.886	....
Workers Compensation	803,874	979,233	733,815	816,033	.833	.749	.001
Other Liability	877,562	905,608	515,609	491,409	.543	.569	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	1,290,018	1,224,040	1,058,133	1,411,389	1.153	.864	.006
Other Private Passenger Auto-Liability	6,657,479	6,408,747	3,974,522	5,519,134	.861	.620	.007
Commercial Auto No-Fault (Personal Injury Protection)	84,422	80,906	41,465	56,175	.682	.513	.004
Other Commercial Auto Liability	820,243	792,092	401,334	557,618	.704	.507	.003
Private Passenger Auto Physical Damage	4,104,039	3,884,638	2,721,418	2,751,742	.708	.701	.006
Commercial Auto Physical Damage	459,609	435,549	221,015	206,103	.473	.507	.004
Fidelity	13,492	18,619	....	....	....	....	....
Surety	135,722	108,805	3,750	3,460	.032	.034	.001
Glass	13,252	12,352	11,111	10,909	.883	900	.016
Burglary and Theft	16,061	16,807	4,584	275	.016	.273	.003
Boiler and Machinery	1,295	1,477	....	....	....	....	....
Mobile Home Physical Damage	37,133	35,275	....	....	....	....	.001
Totals	$ 21,414,596	$ 20,529,853	$ 12,793,977	$ 15,274,919	.744	.623	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1776) STATE CAPITAL INSURANCE COMPANY (297) DURHAM LIFE GROUP							
Fire	$ 60,713	$ 20,083	$ 235	$ 1,955	.097	.012	
Allied Lines	51,842	14,256	1,454	2,627	.184	.102	.001
Farmowners Multiple Peril	858	536		25	.047		
Homeowners Multiole Peril	186,038	74,260	71,806	81,887	1.103	.967	
Commercial Multiple Peril	6,207	2,465		119	.048		
Inland Marine	11,802	5,410	12,017	12,333	2.280	2.221	
Other Liability	12,232	3,072		190	.062		
Totals	$ 329,692	120,082	85,512	99,136	.826	.712	
(1780) STATE FARM FIRE AND CASUALTY COMPANY (176) STATE FARM							
Fire	$ 887,095	$ 1,007,291	$ 367,779	$ 399,515	.397	.365	.010
Allied Lines	1,451,840	1,393,703	390,746	348,576	.250	.280	.028
Farmowners Multiple Peril		16					
Homeowners Multiple Peril	108,900,497	100,654,630	67,969,771	70,191,286	.697	.675	.213
Commercial Multiple Peril	31,055,149	29,893,540	17,066,892	18,034,702	.603	.571	.086
Inland Marine	8,879,897	8,235,945	5,329,623	5,389,687	.654	.647	.067
Earthquake	18	18					
Group Accident and Health	7,984	8,313	15,909	16,486	1.983	1.914	
Other Accident Only	7,983	7,896	121	233	.030	.015	.004
Workers Compensation	5,272,300	5,927,424	4,217,984	3,067,510	.518	.712	.010
Other Liability	4,280,555	4,173,103	5,274,648	6,688,456	1.603	1.264	.017
Private Passenger No-Fault (Personal Injury Protection)	6,869,184	6,762,498	5,582,730	5,241,946	.775	.826	.030
Other Private Passenger Auto-Liability	24,995,743	25,620,029	19,035,298	21,532,479	.840	.743	.027
Commercial Auto No-Fault (Personal Injury Protection)	123,850	123,753	11,514	2,456	.020	.093	.006
Other Commercial Auto Liability	491,914	495,593	227,995	78,007	.157	.460	.002
Private Passenger Auto Physical Damage	16,777,627	17,140,487	13,731,794	13,466,850	.786	.801	.027
Commercial Auto Physical Damage	234,789	246,912	166,174	168,100	.681	.673	.002
Fidelity	48,781	49,534	647	-3,043	-.061	.013	.003
Surety	174,693	149,616	5,686	9,723	.065	.038	.002
Glass	15,443	17,558	4,200	5,717	.326	.239	.019
Burglary and Theft	5,364	6,728	438	278	.041	.065	.001
Totals	$ 210,180,706	$ 201,914,587	$ 139,399,949	$ 144,638,964	.716	.690	
(1781) STATE FARM GENERAL INSURANCE COMPANY (176) STATE FARM							
Fire	$ 73,367	$ 89,325	$ 8,238	$ 12,750	.143	.092	
Allied Lines	23,267	28,059	16,668	18,566	.662	.594	
Homeowners Multiple Peril	4,753,732	4,645,562	2,280,563	2,340,037	.504	.491	.009
Commercial Multiple Peril	159,595	153,694	86,021	297,133	1.933	.560	
Inland Marine	-334	575					
Other Liability	1,590	1,776		991	.558		
Totals	$ 5,011,217	$ 4,918,955	$ 2,391,490	$ 2,669,477	.543	.486	
(9785) STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (176) STATE FARM							
Group Accident and Health	$ 115,894	$ 115,894	$ 235,048	$ 246,273	2.125	2.028	.001
Credit Accident and Health (Group and Individual)	49,061	203,604	103,96[illegible]	79,901	.392	.511	.031
Guaranteed Renewable Accident and Health	335,310	326,034	203,353	115,656	.355	.624	.015
Non-Renewable Stated Reasons Accident and Health	743,103	603,795	213,134	241,599	.400	.353	.166
Other Accident Only	5,226	5,230		218	.042		.002
All Other Accident and Health	9,285,947	8,289,167	5,307,297	6,086,277	.734	.640	.735
Other Liability				-201			
Private Passenger Auto No-Fault (Personal Injury Protection)	44,191,449	44,002,243	29,162,858	28,918,241	657	663	.208
Other Private Passenger Auto-Liability	182,015,141	176,989,139	129,349,882	167,242,576	945	.731	201
Commercial Auto No-Fault (Personal Injury Protection)	510,810	521,290	65,058	46,530	089	125	027
Other Commercial Auto Liability	2,233,314	2,269,686	2,136,446	1,530,408	674	941	010
Private Passenger Auto Physical Damage	123,242,066	118,486,006	87,098,285	88,083,997	743	735	204
Commercial Auto Physical Damage	1,157,597	1,211,778	538,344	504,153	416	444	011
Totals	$ 363,884,918	$ 353,025,866	$ 254,413,667	$ 293,095,626	830	721	
(9461) STEWART TITLE GUARANTY COMPANY							
Title	$ 2,359,667	$ 2,227,104	$ 362,928	$ 209,467	094	163	035
Totals	$ 2,359,667	$ 2,227,104	$ 362,928	209,467	094	163	
(1773) STONE MOUNTAIN INSURANCE COMPANY (821) ATLANTA INTERNATIONAL							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1783) STONEWALL INSURANCE COMPANY (064) AMERICAN FINANCIAL CORPORATION							
Homeowners Multiple Peril	$ 5	$ 84	$	$	....	....	....
Ocean Marine	263,818	580,170	560,852	374,416	.645	.967	.004
Inland Marine	34,706	34,135	....	48,395	1.418	....	....
Other Liability	61,461	94,137	....	−1,110,044	−11.792	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	−756	−1,003	2,001	−2,491	2.484	−1.995	....
Other Private Passenger Auto-Liability	−1,894	−2,479	63,582	−20,709	8.354	−25.648	....
Private Passenger Auto Physical Damage	−869	−741	−1,956	−2,046	2.761	2.640	....
Credit	....	....	....	−30	....	....	....
Totals	$ 356,471	$ 704,303	$ 624,479	$ −712,509	1.012	.887	
(9460) SUMMIT HOME INSURANCE COMPANY (017) AMERICAN RELIABLE							
Mobile Home Multiple Peril	$ 4,795,155	$ 5,014,808	$ 2,544,832	$ 2,566,057	.512	.507	.152
Totals	$ 4,795,155	$ 5,014,808	$ 2,544,832	$ 2,566,057	.512	.507	
(3405) SUN INSURANCE OFFICE LIMITED (038) CHUBB AND SON INCORPORATED							
Fire	$ 29,235	$ 29,723	$ 1,477	$ 4,524	.152	.050	....
Allied Lines	20,633	20,706	5,858	7,068	.342	.283	....
Homeowners Multiple Peril	60,041	58,422	7,909	10,563	.181	.135	....
Commercial Multiple Peril	34,665	33,045	....	255	.008	....	....
Inland Marine	12,737	15,396	949	691	.045	.062	....
Workers Compensation	4,698	2,074	925	−4,471	−2.156	.446	....
Other Liability	1,764	1,988	....	437	.220	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,808	1,823	10,614	13,404	7.353	5.822	....
Other Private Passenger Auto-Liability	16,949	10,865	5,231	−21,146	−1.946	.481	....
Commercial Auto No-Fault (Personal Injury Protection)	592	551	....	219	.397	....	....
Other Commercial Auto Liability	8,363	7,163	11,359	8,663	1.209	1.586	....
Private Passenger Auto Physical Damage	11,945	7,330	1,656	1,805	.246	.226	....
Commercial Auto Physical Damage	3,782	3,439	6,513	7,410	2.155	1.894	....
Fidelity	686	263	....	81	.308	....	....
Surety	25	16	....	....	....	....	....
Burglary and Theft	55	128	....	−1	−.008	....	....
Boiler and Machinery	8,276	6,972	7,986	7,986	1.145	1.145	....
Totals	$ 217,254	$ 199,904	$ 60,477	$ 37,508	.188	.303	
(2770) SUSSEX MUTUAL INSURANCE COMPANY							
Fire	$ 8,490	$ 9,208	$	$ 1,106	.120	....	....
Allied Lines	18,959	20,457	860	1,376	.067	.042	....
Homeowners Multiple Peril	580,661	597,813	412,781	333,680	.558	.690	.001
Commercial Multiple Peril	238,075	196,951	11,192	192,735	.979	.057	....
Inland Marine	19,858	20,978	5,010	4,875	.232	.239	....
Totals	$ 866,053	$ 845,407	$ 429,843	$ 533,772	.631	.508	
(3410) SWISS REINSURANCE COMPANY (U.S. BRANCH) (181) SWISS REINSURANCE							
Reinsurance Only							
(9465) SWITZERLAND GENERAL INSURANCE CORPORATION (799) CHRISTIANIA GENERAL							
Ocean Marine	$ 446,954	$ 462,406	$ 365,508	$ 614,125	1.328	.790	.008
Inland Marine	44,245	62,322	10,061	137,849	2.212	.161	....
Totals	$ 491,199	$ 524,730	$ 375,569	$ 751,974	1.433	.716	
(3435) TAISHO MARINE AND FIRE INSURANCE COMPANY							
Commercial Multiple Peril	$ 37,790	$ 42,438	$	$ −55	−.001	....	....
Totals	$ 37,790	$ 42,438	$	$ −55	−.001	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9470) TEACHERS INSURANCE COMPANY (102) INA							
Fire	$ 6,680	$ 5,248	$	$	....	....	....
Allied Lines	89,627	85,346	12,938	13,538	.159	.152	.001
Homeowners Multiple Peril	205,283	181,742	261,451	290,792	1.600	1.439	....
Inland Marine	8,965	9,419	942	942	.100	.100	....
Other Liability	433	377	31,752	−3,554	−9.427	84.223	....
Private Passenger Auto No-Fault (Personal Injury Protection)	238,607	232,028	160,513	119,047	.513	.692	.001
Commercial Auto No-Fault (Personal Injury Protection)	943,641	935,733	1,264,391	624,703	.668	1.351	.051
Private Passenger Auto Physical Damage	562,817	541,741	394,444	388,865	.718	.728	....
Totals	$ 2,056,053	$ 1,991,634	$ 2,126,431	$ 1,434,333	.720	1.068	
(9466) TEXAS GENERAL INDEMNITY COMPANY (013) AMERICAN INDEMNITY							
Homeowners Multiple Peril	$ 64,036	$ 54,987	$ 15,787	$ 15,787	.287	.287	....
Inland Marine	5,919	4,636	590	590	.127	.127	....
Other Private Passenger Auto-Liability	−557,327	−244,889	117,473	−158,526	.647	−.480	....
Other Commercial Auto Liability	171,584	75,394	82,225	82,225	1.091	1.091	....
Private Passenger Auto Physical Damage	19,555	19,398	41,187	41,187	2.123	2.123	....
Commercial Auto Physical Damage	4,504	4,467	5,913	5,913	1.324	1.324	....
Totals	$ −291,729	$ −86,007	$ 263,175	$ −12,824	.149	−3.060	
(1792) THOMAS JEFFERSON INSURANCE COMPANY (223) INDEPENDENT LIFE AND ACCIDENT							
No Business Written							
(9472) TICOR INDEMNITY COMPANY (642) TICOR							
Credit	$ 72,487	$ 17,470	$	$ 3,631	.208	....	.014
Totals	$ 72,487	$ 17,470	$	$ 3,631	.208	....	
(9467) TICOR MORTGAGE INSURANCE COMPANY (642) TICOR							
Mortgage Guaranty	$ 2,577,923	$ 2,177,950	$ 331,836	$ 905,988	.416	.152	.105
Totals	$ 2,577,923	$ 2,177,950	$ 331,836	$ 905,968	.416	.152	
(9406) TICOR TITLE INSURANCE COMPANY (642) TICOR							
Title	$ 4,396,750	$ 4,051,195	$ 90,282	$ 81,262	.020	.022	.066
Totals	$ 4,396,750	$ 4,051,195	$ 90,282	$ 81,262	.020	.022	
(9480) TITLE AND TRUST COMPANY OF FLORIDA							
Title	$ 5,352,247	$ 4,982,475	$ 276,631	$ 157,700	.032	.056	.080
Totals	$ 5,352,247	$ 4,982,475	$ 276,631	$ 157,700	.032	.056	
(9475) TITLE INSURANCE COMPANY OF MINNESOTA (150) OLD REPUBLIC							
Title	$ 3,547,079	$ 3,307,178	$ 312,607	$ 519,462	.157	.095	.053
Totals	$ 3,547,079	$ 3,307,178	$ 312,607	$ 519,462	.157	.095	
(9477) TITLE INSURANCE CORPORATION OF PENNSYLVANIA (048) CONTINENTAL CORPORATION							
Title	$	$	$ 45	$ 5	....	....	....
Totals	$	$	$ 45	$ 5	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9482) TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED							
Fire	$ 193	$ 211	$ 41	$ 25	.118	.194	
Allied Lines	25	137					
Homeowners Multiple Peril			360	388			
Commercial Multiple Peril	147,135	133,927	28,256	−129,653	−.968	.211	
Ocean Marine	26,000	26,000	7	5,816	.224		
Inland Marine	5,000	20,346	150	35	.002	.007	
Workers Compensation	51,748	58,159	5,633	−98,698	−1.697	.097	
Other Liability	1,590	9,419	827	−99,297	−10.542	.088	
Private Passenger Auto No-Fault (Personal Injury Protection)			991	1,926			
Commercial Auto No-Fault (Personal Injury Protection)	8	19		−105	−5.526		
Other Commercial Auto Liability	4,507	5,859	355	2,055	.351	.061	
Private Passenger Auto Physical Damage			1,283	2,083			
Commercial Auto Physical Damage	1,605	1,646		1,688	1.026		
Fidelity			104	119			
Surety			3	3			
Boiler and Machinery				5			
Totals	$ 237,811	$ 255,723	$ 38,010	$ −313,610	−1.226	.149	

(9481) TOWER INSURANCE COMPANY
(390) GUARDIAN ROYAL EXCHANGE

No Business Written

(1800) TRANS PACIFIC INSURANCE COMPANY

No Business Written

(9487) TRANSAMERICA INDEMNITY COMPANY
(185) TRANSAMERICA CORPORATION

No Business Written

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1802) TRANSAMERICA INSURANCE COMPANY (185) TRANSAMERICA							
Fire	$ 49,419	$ 55,292	$ 1,273	$ 4,338	.078	.023	
Allied Lines	94,815	90,903	16,572	17,963	.198	.182	.001
Homeowners Multiple Peril	145,785	116,832	102,731	118,221	1.012	.879	
Commercial Multiple Peril	1,531,324	1,543,269	859,263	625,666	.405	.557	.004
Ocean Marine	3,425	3,208					
Inland Marine	404,372	385,341	6,592	−47,629	−.124	.017	.003
Earthquake	26	16					
Workers Compensation	2,140,800	2,250,466	1,569,104	1,766,566	.785	.697	.004
Other Liability	292,117	295,222	95,230	172,425	.584	.323	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	15,841	14,841	2,792	2,806	.189	.188	
Other Private Passenger Auto-Liability	134,531	117,127	22,742	44,986	.384	.194	
Commercial Auto No-Fault (Personal Injury Protection)	65,580	82,547	22,963	20,985	.254	.278	.003
Other Commercial Auto Liability	934,235	874,504	500,929	500,041	.572	.573	.004
Private Passenger Auto Physical Damage	74,542	63,647	50,721	41,883	.658	.797	
Commercial Auto Physical Damage	516,872	481,875	322,349	296,034	.61[illegible]	.669	.005
Fidelity	17,315	18,524	12,385	29,344	1.584	.669	.001
Surety	937,278	858,167	205,540	167,822	.196	.240	.013
Glass	−49	406		5	.012		
Burglary and Theft	3,118	3,042	1,290	375	.123	.424	
Totals	$ 7,361,346	7,255,229	3,792,476	3,761,851	.519	.523	
(9484) TRANSAMERICA PREMIER INSURANCE COMPANY (185) TRANSAMERICA							
Commercial Multiple Peril				−330			
Inland Marine				−1			
Workers Compensation	−23,857	30,144	145,007	55,418	1.838	4.810	
Commercial Auto No-Fault (Personal Injury Protection)				−146			
Other Commercial Auto Liability			304,448	226,399			
Private Passenger Auto Physical Damage	1,272,928	591,788	27,244	112,568	.190	.046	.002
Commercial Auto Physical Damage			−8,660	−8,999			
Totals	$ 1,249,071	$ 621,932	$ 468,039	$ 384,909	.619	.753	

(9483) TRANSATLANTIC REINSURANCE COMPANY
(012) AMERICAN INTERNATIONAL GROUP

Reinsurance Only

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1805) TRANSCONTINENTAL INSURANCE COMPANY							
(218) CNA INSURANCE GROUP							
Homeowners Multiple Peril	....	....	....	-3	....	....	....
Commercial Multiple Peril	15,281	7,864	....	1,418	.180	....	....
Guaranteed Renewable Accident and Health	696	-506	....	....	....	....	....
Non-Renewable Stated Reasons Accident and Health	539	932	428	-93	-.100	.459	....
Workers Compensation	1,156,323	1,216,555	427,661	1,093,975	.899	.352	.002
Other Liability	10,706	10,600	....	8,956	.845	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	22	32	....	2	.063	....	....
Other Private Passenger Auto-Liability	36	174	....	26	.149	....	....
Commercial Auto No-Fault (Personal Injury Protection)	....	....	....	-25	....	....	....
Other Commercial Auto Liability	-24,982	-24,980	3,500	-52,266	2.092	-.140	....
Private Passenger Auto Physical Damage	-8	102	....	1	.010	....	....
Commercial Auto Physical Damage	-2,426	-2,426	....	168	-.069	....	....
Fidelity	....	-1	....	....	....	....	....
Totals	$ 1,156,187	$ 1,208,346	$ 431,589	$ 1,052,159	.871	.357	
(9485) TRANSIT CASUALTY INSURANCE COMPANY							
(337) BENEFICIAL STANDARD							
Allied Lines	$ 12,208	$	$	$	....	....	....
Commercial Multiple Peril	166,617	135,985	6,751	38,338	.282	.050	....
Inland Marine	495,242	395,494	139,210	702,658	1.777	.352	.003
Workers Compensation	1,956,231	1,962,268	218,425	694,201	.354	.111	.003
Other Liability	2,228,444	1,791,778	69,308	825,407	.461	.039	.009
Commercial Auto No-Fault (Personal Injury Protection)	147,696	148,479	13,043	247,036	1.664	.088	.008
Other Commercial Auto Liability	3,873,295	4,128,438	740,524	3,915,538	.948	.179	.017
Commercial Auto Physical Damage	717,605	944,961	1,831,394	1,065,235	1.127	1.938	.007
Totals	$ 9,597,338	9,507,403	3,018,655	7,488,413	.788	.318	
(9486) TRANSPORT INDEMNITY COMPANY							
(084) AMERICAN FINANCIAL CORPORATION							
Fire	$	$ 650	$ 1,192	$ 1,192	1.834	1.834	....
Allied Lines	142,519	83,867	24,114	24,114	.288	.288	.002
Commercial Multiple Peril	83,938	51,134	48,809	53,337	1.043	.955	....
Inland Marine	586,094	589,706	176,847	1,824,771	3.094	.300	.004
Workers Compensation	238,169	261,407	185,734	168,597	.645	.711	....
Other Liability	92,358	107,462	19,447	128,914	1.200	.181	....
Commercial Auto No-Fault (Personal Injury Protection)	8,815	8,815	14,914	43,708	4.958	1.692	....
Other Commercial Auto Liability	3,805,981	3,926,786	3,348,642	3,168,884	.807	.853	.017
Commercial Auto Physical Damage	674,936	693,793	229,312	477,855	.689	.331	.006
Aircraft (All Perils)	32,440	71,357	47,385	50,885	.713	.664	.001
Totals	$ 5,665,250	$ 5,794,977	$ 4,096,396	$ 5,942,257	1.025	.707	
(9487) TRANSPORT INSURANCE COMPANY							
(185) TRANSAMERICA							
Inland Marine	$ 25,490	$ 32,179	$ 53,861	$ 53,861	1.674	1.674	....
Workers Compensation	44,856	-36,758	339,169	510,984	-13.901	-9.227	....
Other Liability	16,794	15,188	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	-767	3,202	5,958	6,513	2.034	1.861	....
Other Commercial Auto Liability	333,574	380,766	227,294	203,161	.534	.597	.001
Commercial Auto Physical Damage	73,937	83,931	77,754	75,940	.905	.926	....
Totals	$ 493,884	478,508	704,036	850,459	1.777	1.471	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1807) TRANSPORTATION INSURANCE COMPANY (218) CNA INSURANCE GROUP							
Fire	$ 540	$ 581	$	$ -226	-.389	....	....
Allied Lines	1,076	1,067	....	-198	-.186	....	....
Commercial Multiple Peril	1,832,767	1,540,141	1,154,992	1,591,903	1.034	.750	.005
Ocean Marine	100	100	....	6	.060	....	....
Inland Marine	904	888	....	358	.403	....	....
Medical Malpractice	....	....	....	-29,060	....	....	....
Group Accident and Health	-3,183	-173	....	-127	.734	....	....
Collectively Renewable Accident and Health	292	292	....	-35	-.120	....	....
Guaranteed Renewable Accident and Health	78,351	230,521	13,650	7,327	.032	.059	.003
Non-Renewable Stated Reasons Accident and Health	680	-18,926	....	36,114	-1.908	....	....
All Other Accident and Health	532	494	150	-9	-.018	.304	....
Workers Compensation	-1,714,969	739,970	6,845,725	9,289,921	12.554	9.251	-.003
Other Liability	981,915	1,019,373	188,551	991,872	.973	.185	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	208	132	166	178	1.348	1.258	....
Other Private Passenger Auto-Liability	1,271	995	1,000	843	.847	1.005	....
Commercial Auto No-Fault (Personal Injury Protection)	47,018	59,972	39,109	64,523	1.076	.652	.002
Other Commercial Auto Liability	1,875,321	1,572,278	1,146,408	2,300,050	1.463	.729	.007
Private Passenger Auto Physical Damage	1,196	706	3,179	3,195	4.525	4.503	....
Commercial Auto Physical Damage	420,727	383,323	380,014	371,931	.970	.991	.004
Fidelity	1,973	1,703	....	228	.134	....	....
Burglary and Theft	....	97	....	19	.196	....	....
Totals	$ 3,326,719	5,533,534	9,772,944	14,628,813	2.644	1.766	
(9490) TRAVELERS INDEMNITY COMPANY (189) TRAVELERS							
Fire	$ 1,951,536	$ 3,119,313	$ 1,152,670	$ 1,272,013	.408	.370	.023
Allied Lines	1,732,036	1,893,426	1,297,845	1,312,966	.693	.685	.033
Farmowners Multiple Peril	86,693	70,651	26,191	26,238	.371	.371	.013
Homeowners Multiple Peril	12,102,183	11,000,552	6,021,432	6,163,416	.560	.547	.023
Commercial Multiple Peril	6,582,623	6,462,078	4,524,947	4,133,003	.640	.700	.018
Ocean Marine	2,236,511	1,934,577	1,542,236	1,766,044	.913	.797	.042
Inland Marine	3,177,750	3,072,341	2,390,450	2,442,160	.795	.778	.024
Medical Malpractice	31,491	30,030	....	....	....	....	....
Earthquake	10,472	7,154	....	-883	-.123	....	.023
Group Accident and Health	1,529,365	1,009,031	958,302	4,147,773	4.111	.950	.024
Workers Compensation	17,909,479	16,284,409	10,731,504	12,004,645	.737	.659	.035
Other Liability	8,220,625	6,364,299	6,237,429	11,074,264	1.740	.980	.033
Private Passenger Auto No-Fault (Personal Injury Protection)	2,924,286	2,783,037	2,115,688	2,171,422	.780	.760	.013
Other Private Passenger Auto-Liability	13,919,451	13,296,288	8,643,267	11,590,978	.872	.650	.015
Commercial Auto No-Fault (Personal Injury Protection)	807,379	830,635	425,119	594,520	.716	.512	.044
Other Commercial Auto Liability	9,022,698	8,109,378	9,491,216	11,502,903	1.418	1.170	.040
Private Passenger Auto Physical Damage	8,300,240	7,784,571	5,575,566	5,784,128	.743	.716	.013
Commercial Auto Physical Damage	2,161,425	2,115,906	2,144,401	2,149,416	1.016	1.013	.021
Aircraft (All Perils)	249,479	249,479	48,416	91,187	.366	.194	.010
Fidelity	171,071	178,529	29,459	67,977	.381	.165	.010
Surety	2,159,845	1,138,274	-13,768,953	-14,876,371	-13.069	-12.096	.031
Glass	40,468	47,004	36,519	31,591	.672	.777	.050
Burglary and Theft	149,145	185,941	95,813	54,051	.291	.515	.030
Boiler and Machinery	463,738	399,420	648,224	205,326	.514	1.623	.029
Credit	31,808	31,809	6,909	103,309	3.248	.217	.006
Totals	$ 95,971,797	$ 88,398,132	$ 50,374,650	$ 63,812,076	.722	.570	
(1810) TRAVELERS INDEMNITY COMPANY OF AMERICA (189) TRAVELERS							
Fire	$ 1,071,828	$ 1,157,635	809,384	690,098	.596	.699	.013
Allied Lines	1,191,833	1,226,281	556,621	670,313	.547	.454	.023
Farmowners Multiple Peril	1,455	831	....	....	....	....	....
Homeowners Multiple Peril	404,356	343,295	187,682	152,432	.444	.547	....
Commercial Multiple Peril	113,827	105,014	9,156	43,751	.417	.087	....
Inland Marine	428,118	387,225	282,466	638,972	1.650	.729	.003
Medical Malpractice	-226	-6	....	....	....	....	....
Earthquake	923	4,655	....	....	....	....	.002
Workers Compensation	1,028,648	897,073	223,948	534,481	.596	.250	.002
Other Liability	2,271,408	2,273,406	573,188	1,790,683	.788	.252	.009
Private Passenger Auto No-Fault (Personal Injury Protection)	410,459	375,640	375,117	393,385	1.047	.999	.001
Other Private Passenger Auto-Liability	1,910,663	1,778,921	1,136,063	1,101,752	.619	.639	.002
Commercial Auto No-Fault (Personal Injury Protection)	53,549	61,297	17,244	44,351	.724	.281	.002
Other Commercial Auto Liability	1,144,218	1,260,381	323,743	1,598,992	1.269	.257	.005
Private Passenger Auto Physical Damage	1,148,293	1,053,221	758,398	809,550	.769	.720	.001
Commercial Auto Physical Damage	531,872	568,300	360,236	395,550	.696	.634	.005
Fidelity	63,491	74,743	41,420	89,734	1.201	.554	.003
Glass	38,362	30,961	13,507	15,595	.504	.436	.047
Burglary and Theft	77,668	95,183	74,817	55,679	.585	.786	.015
Boiler and Machinery	18,785	32,100	5,932	10,605	.330	.185	.001
Totals	$ 11,909,730	$ 11,726,156	$ 5,748,921	$ 9,035,923	.771	.490	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9493) TRAVELERS INDEMNITY COMPANY OF ILLINOIS (189) TRAVELERS							
No Business Written							
(1812) TRAVELERS INDEMNITY COMPANY OF R.I. (189) TRAVELERS							
Fire	$ 45,626	$ 54,780	$ 55,092	$ 554	.010	1.006	
Allied Lines	26,512	28,985	9,916	10,499	.362	.342	
Farmowners Multiple Peril	957	1,028					
Commercial Multiple Peril	112,939	66,561	22,446	9,298	.140	.337	
Inland Marine	8,580	11,169	100	-228	.020	.009	
Group Accident and Health	590,874	549,569	796,385	1,012,649	1.843	1.449	.009
Workers Compensation	1,108,029	1,391,060	1,380,317	805,105	.579	.992	.002
Other Liability	64,752	77,710	3,896	-37,747	-.486	.050	
Private Passenger Auto No-Fault (Personal Injury Protection)			188	-339			
Other Private Passenger Auto-Liability	273	273	83,713	-77,755	-284.817	306.641	
Commercial Auto No-Fault (Personal Injury Protection)	5,681	8,391	1,231	-2,716	-.324	.147	
Other Commercial Auto Liability	59,629	71,789	27,005	10,625	.148	.376	
Private Passenger Auto Physical Damage			-1,204	-1,204			
Commercial Auto Physical Damage	28,087	31,648	33,651	36,027	1.138	1.063	
Fidelity	2,855	3,321		125	.038		
Glass	737	737	2,277	2,270	3,080	3.090	
Burglary and Theft	2,741	3,044		-367	-.121		
Boiler and Machinery	716	645		77	.119		
Totals	$ 2,058,988	2,300,710	2,415,013	1,765,765	.767	1.050	
(5590) TRAVELERS INSURANCE COMPANY (189) TRAVELERS							
Workers Compensation	$ 15,569,440	$ 15,779,113	$ 14,209,995	$ 13,136,496	.833	.901	.030
Totals	$ 15,569,440	$ 15,779,113	$ 14,209,995	$ 13,136,496	.833	.901	
(9497) TRI-STATE INSURANCE COMPANY (190) SILVEY CORPORATION							
Fire	$ 228,225	$ 206,479	$ 156,024	$ 154,931	.750	.756	.002
Allied Lines	440,159	393,179	17,288	18,608	.047	.044	.008
Homeowners Multiple Peril	1,290,189	1,215,643	525,094	319,745	.263	.432	.002
Inland Marine	8	39					
Medical Malpractice			13,000	-28,725			
Workers Compensation			8,401	-12,090			
Totals	$ 1,958,581	$ 1,815,340	$ 719,807	$ 452,469	.249	.397	
(4335) TRUCK INSURANCE EXCHANGE (069) FARMERS INSURANCE							
Commercial Multiple Peril	$ 1,178,424	$ 1,018,073	$ 1,013,701	$ 1,861,801	1.829	.996	.003
Inland Marine	175,920	174,418	170,025	214,625	1.231	.975	.001
Workers Compensation	711,385	867,487	251,275	343,575	.396	.290	.001
Other Liability	33,764	121,120	4,703	73,803	.609	.039	
Other Private Passenger Auto-Liability	516	-610		-200	.328		
Other Commercial Auto Liability	573,074	509,737	954,449	815,959	1.601	1.872	.002
Private Passenger Auto Physical Damage	2,609	2,210	3,852	4,969	2.248	1.743	
Commercial Auto Physical Damage	169,453	148,941	133,446	97,097	.652	.896	.001
Fidelity	-1	38					
Totals	$ 2,845,144	$ 2,841,414	$ 2,531,451	$ 3,411,629	1.201	.891	
(1815) TWIN CITY FIRE INSURANCE COMPANY (091) HARTFORD							
Fire	$ 593,835	$ 322,556	$ 166,392	$ 197,034	.611	.516	.007
Allied Lines	46,478	52,966	34,121	32,528	.614	.644	
Farmowners Multiple Peril	-246	-238		-1	.004		
Homeowners Multiple Peril	473,335	429,512	182,608	194,525	.453	.425	
Commercial Multiple Peril	1,880,582	2,357,898	800,798	1,014,979	.430	.340	.005
Ocean Marine	4,662	4,951	188	800	.162	.038	
Inland Marine	220,598	132,614	5,173	41,355	.312	.039	.001
Medical Malpractice	531	383		443	1.157		
Earthquake	173	167					
Workers Compensation	1,155,114	3,950,410	4,618,671	6,497,775	1.645	1.169	.002
Other Liability	1,097,068	554,692		162,411	.293		.004
Private Passenger Auto No-Fault (Personal Injury Protection)	62,032	57,388	61,497	77,669	1.353	1.072	
Other Private Passenger Auto-Liability	378,959	370,561	343,219	524,047	1.414	.926	
Commercial Auto No-Fault (Personal Injury Protection)	1,29[illegible]	1,543		81	.052		
Other Commercial Auto Liability	29,503	28,420	2,788	8,487	.299	.098	
Private Passenger Auto Physical Damage	204,288	198,386	163,241	152,886	.771	.823	
Commercial Auto Physical Damage	14,615	16,655	12,328	12,110	.727	.740	
Fidelity	21	21		2,108	100.381		
Glass				137			
Burglary and Theft	8	8		1,390	173.750		
Boiler and Machinery	585	735	4,150	4,150	5.646	5.646	
Totals	$ 6,163,437	$ 8,479,648	$ 6,396,174	$ 8,924,914	1.053	.754	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9494) ULICO CASUALTY COMPANY (781) UNION LABOR GROUP							
No Business Written							
(9515) U.S. LIFE TITLE INSURANCE COMPANY OF N.Y. (498) U.S. LIFE CORPORATION							
Title	$ 1,230,591	$ 1,146,619	$ 78,918	$ 87,328	.076	.069	.018
Totals	$ 1,230,591	$ 1,146,619	$ 78,918	$ 87,328	.076	.069	
(1820) UNDERWRITERS INSURANCE COMPANY (205) WARNER							
Fire	$ −284	$ 1,977	$	$ −332	−.168	....	....
Allied Lines	1,754	2,483	156	450	.181	.063	....
Homeowners Multiple Peril	659,245	456,990	246,050	414,626	.907	.538	.001
Commercial Multiple Peril	249,033	218,645	64,768	146,270	.669	.296	....
Inland Marine	219,166	247,255	81,110	113,561	.459	.328	.001
Workers Compensation	182,110	272,974	277,846	212,088	.777	1.018	....
Other Liability	42,244	35,596	301,834	209,276	5.879	8.479	....
Glass	....	197	....	−162	−.822	....	....
Burglary and Theft	274	298	....	−13	−.044	....	....
Totals	$ 1,353,542	$ 1,236,415	$ 971,764	$ 1,095,764	.886	.786	
(1816) UNIGARD INSURANCE COMPANY (192) UNIGARD							
Homeowners Multiple Peril	$ 371	$ 300	$ −360	$ −360	−1.200	−1.200	....
Commercial Multiple Peril	21,849	27,293	....	....	....	....	....
Workers Compensation	205	216	....	....	....	....	....
Other Liability	....	....	3,000	−21,999	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	....	....	−2,655	−7,655	−275.833	442.500	....
Other Private Passenger Auto-Liability	113	166	124,600	−46,401	−279.524	750.602	....
Commercial Auto No-Fault (Personal Injury Protection)	4	3	....	....	....	....	....
Other Commercial Auto Liability	615	447	....	....	....	....	....
Private Passenger Auto Physical Damage	26	39	....	....	....	....	....
Commercial Auto Physical Damage	158	126	....	....	....	....	....
Totals	$ 23,341	$ 28,596	$ 124,585	$ −76,415	−2.672	4.357	
(2780) UNIGARD MUTUAL INSURANCE COMPANY (192) UNIGARD							
Fire	$ 288	$ 168	$	$	....	....	....
Allied Lines	654	434	41	−39	−.090	.094	....
Homeowners Multiple Peril	....	207	....	....	....	....	....
Commercial Multiple Peril	7,109	4,323	....	....	....	....	....
Ocean Marine	707	445	....	....	....	....	....
Inland Marine	2,189	1,866	....	....	....	....	....
Workers Compensation	84,859	143,391	28,600	−32,716	−.228	.199	....
Other Liability	16,320	14,632	151,639	151,389	10.346	10.364	....
Private Passenger Auto No-Fault (Personal Injury Protection)	18	12	−3	−3	−.250	−.250	....
Other Private Passenger Auto-Liability	7,754	7,295	−110	−110	−.015	−.015	....
Commercial Auto No-Fault (Personal Injury Protection)	385	211	....	....	....	....	....
Other Commercial Auto Liability	42,235	20,627	40,087	5,687	.276	1.943	....
Private Passenger Auto Physical Damage	102	107	−1,315	−1,315	−12.290	−12.290	....
Commercial Auto Physical Damage	7,832	5,310	2,218	2,218	.418	.418	....
Totals	$ 170,452	$ 199,028	$ 221,157	$ 125,111	.629	1.111	
(9499) UNION INDEMNITY INSURANCE COMPANY							
Fire	$ 21,514	$ 20,115	$ 45,723	$ 49,916	2.482	2.273	....
Allied Lines	4,255	2,922	300	361	.124	.103	....
Commercial Multiple Peril	974,809	781,959	460,642	598,281	.765	.589	.002
Ocean Marine	702,305	600,516	1,064,750	1,652,738	2.752	1.773	.013
Inland Marine	110,483	44,154	49,653	−14,715	−.333	1.125	....
Other Accident Only	63,682	40,551	9,823	24,356	.601	.242	.032
Other Liability	211,773	235,736	110,955	179,275	.760	.471	....
Commercial Auto No-Fault (Personal Injury Protection)	1,004,568	951,068	92,911	510,701	.537	.098	.054
Commercial Auto Physical Damage	95,933	86,000	29,903	94,495	1.099	.348	....
Surety	144,828	100,389	3,565	65,855	.656	.036	.002
Totals	$ 3,334,130	2,863,410	1,868,225	3,161,263	1.104	.652	
(1822) UNION NATIONAL FIRE INSURANCE COMPANY (282) UNION NATIONAL LA.							
Industrial Fire	180,081	$ 179,042	$ 72,741	$ 64,070	.358	.406	.041
Totals	$ 180,081	$ 179,042	$ 72,741	$ 64,070	.358	.406	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1825) UNION STANDARD INSURANCE COMPANY (098) W.R. BERKLEY CORPORATION							
No Business Written							
(1834) UNITED COMMUNITY INSURANCE COMPANY							
Homeowners Multiple Peril	$ 49,237	$ 42,503	$ 35,564	$ 40,501	.953	.837	....
Inland Marine	1,400	1,202	6,700	6,825	5.678	5.574	....
Private Passenger Auto No-Fault (Personal Injury Protection)	54,494	47,028	12,846	41,540	.883	.273	....
Other Private Passenger Auto Liability	234,639	205,917	34,127	81,918	.398	.166	....
Private Passenger Auto Physical Damage	152,296	119,285	126,442	141,435	1.186	1.060	....
Totals	$ 492,066	$ 415,935	$ 215,679	$ 312,219	.751	.519	
(9498) UNITED EQUITABLE INSURANCE COMPANY (167) UNITED EQUITABLE							
Ocean Marine	$ 191,825	$ 85,620	$ 29,721	$ 112,271	1.311	.347	.003
Group Accident and Health	22,746	14,624	1,440	4,527	.310	.098	....
Non-Cancellable Accident and Health	635,760	672,887	174,942	170,521	.253	.260	.443
Guaranteed Renewable Accident and Health	451,455	321,876	60,028	125,823	.391	.186	.021
All Other Accident and Health	451	437	....	....	....	....	....
Other Liability	1,178,039	1,042,261	1,177,754	1,205,939	1.157	1.130	.004
Totals	$ 2,480,276	$ 2,137,705	$ 1,443,885	$ 1,619,081	.757	.675	
(9501) UNITED GUARANTY COMMERCIAL INSURANCE COMPANY OF NORTH CAROLINA (012) AMERICAN INTERNATIONAL GROUP							
Mortgage Guaranty	$ 32,928	$ 73,162	$	$ −20,214	−.276	....	.001
Totals	$ 32,928	$ 73,162	$	$ −20,214	−.276	....	
(9506) UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA (012) AMERICAN INTERNATIONAL GROUP							
Credit	$ 1,182,998	$ 849,274	$ 118,428	$ 404,974	.477	.139	.241
Totals	$ 1,182,998	$ 849,274	$ 118,428	$ 404,974	.477	.139	
(9502) UNITED GUARANTY RESIDENTIAL OF IOWA (012) AMERICAN INTERNATIONAL GROUP							
Mortgage Guaranty	$ 1,913,081	$ 1,607,524	$ 347,733	$ 846,240	.526	.216	.077
Totals	$ 1,913,081	$ 1,607,524	$ 347,733	$ 846,240	.526	.216	
(9500) UNITED PACIFIC INSURANCE COMPANY (159) RELIANCE							
Fire	$ 72,750	$ 159,631	$ 31,238	$ 22,432	.141	.196	....
Allied Lines	61,051	81,257	5,567	499	.006	.069	.001
Farmowners Multiple Peril	....	....	50	50	....	....	....
Homeowners Multiple Peril	839,170	641,651	970,189	1,097,228	1.710	1.512	.001
Commercial Multiple Peril	310,147	335,184	64,975	102,901	.307	.194	....
Ocean Marine	....	1,148	15,249	37,262	32.458	13.283	....
Inland Marine	74,273	63,182	23,806	21,809	.345	.377	....
Earthquake	15	66	....	....	....	....	....
Workers Compensation	2,432,051	2,839,345	1,957,345	1,831,314	.645	.689	.004
Other Liability	592,905	614,365	131,710	1,056,351	1.719	.214	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	105,186	96,562	68,687	125,226	1.297	.711	....
Other Private Passenger Auto-Liability	769,901	705,392	338,402	873,817	1.239	.480	....
Commercial Auto No-Fault (Personal Injury Protection)	55,455	56,868	3,746	10,853	.191	.066	.003
Other Commercial Auto Liability	1,345,607	1,070,494	221,998	628,111	.587	.207	.006
Private Passenger Auto Physical Damage	298,189	272,753	334,039	344,537	1.263	1.225	....
Commercial Auto Physical Damage	653,456	536,092	148,290	191,633	.357	.277	.006
Fidelity	164,304	101,616	....	47,846	.471	....	.010
Surety	460,237	500,945	42	−6,255	−.012	....	.006
Burglary and Theft	8,911	5,305	3,108	3,506	.661	.586	.001
Totals	$ 8,243,608	$ 8,081,856	$ 4,318,441	$ 6,389,120	.791	.534	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(4340) UNITED SERVICES AUTOMOBILE ASSOCIATION							
(200) USAA							
Fire	$ 784,802	$ 717,441	$ 290,879	$ 315,687	.440	.405	.009
Allied Lines	779,971	697,236	$ 203,462	$ 211,071	.303	.292	.015
Homeowners Multiple Peril	10,362,279	9,680,983	6,061,404	6,267,393	.647	.626	.020
Ocean Marine	1,202,359	1,192,716	753,200	743,100	.623	.631	.022
Inland Marine	2,591,510	2,495,440	1,152,307	1,113,529	.446	.462	.019
Earthquake	11,415	11,448	....	....	....	....	.025
Other Liability	844,315	777,700	20,610	1,141,777	1.468	.027	.003
Private Passenger Auto No-Fault	4,933,751	4,809,612	2,818,809	3,273,794	.881	.586	.023
Other Private Passenger Auto-Liability	35,148,392	33,297,031	23,952,465	30,805,324	.925	.719	.036
Private Passenger Auto Physical Damage	19,239,054	18,220,133	11,901,737	12,093,439	.664	.653	.031
Mobile Home Multiple Peril	232,769	220,454	71,598	75,196	.341	.325	.007
Totals	$ 76,130,617	$ 72,120,194	$ 47,226,471	$ 56,040,313	.777	.655	
(9510) UNITED STATES FIDELITY & GUARANTY COMPANY							
(196) U.S. FIDELITY & GUARANTY COMPANY							
Fire	$ 2,478,433	$ 2,403,289	$ 1,522,746	$ 760,915	.317	.634	.030
Allied Lines	1,830,128	1,767,484	581,422	594,625	.336	.329	.035
Homeowners Multiple Peril	6,130,364	6,004,666	3,419,806	3,659,916	.610	.570	.012
Commercial Multiple Peril	6,497,482	6,449,213	4,577,776	6,146,250	.953	.710	.018
Ocean Marine	143,160	131,274	139,539	126,179	.961	1.063	.002
Inland Marine	2,157,242	2,226,196	1,719,766	1,591,007	.715	.773	.016
Medical Malpractice	201,163	189,906	720,397	860,840	4.533	3.793	.002
Earthquake	2,572	5,408	....	100	.018	....	.005
Group Accident and Health	10,816	25,674	24,459	2,816	.110	.953	....
Collectively Renewable Accident and Health	367	1,569	....	200	.127	....	....
Non-Cancellable Accident and Health	185,298	149,933	77,967	150,605	1.004	.520	.129
Guaranteed Renewable Accident and Health	73,474	18,748	34,478	11,010	.587	1.839	.003
Other Accident Only	3,117	3,488	5,714	5,014	1.438	1.638	.001
All Other Accident and Health	30	30	....	....	....	....	....
Workers Compensation	9,816,884	10,202,295	10,263,920	13,664,761	1.339	1.006	.019
Other Liability	9,099,636	9,585,189	6,161,557	7,101,427	.741	.643	.037
Private Passenger Auto No-Fault (Personal Injury Protection)	2,829,993	2,657,651	1,967,300	1,730,579	.651	.740	.013
Other Private Passenger Auto-Liability	11,238,316	11,044,627	9,420,077	9,199,829	.833	.853	.012
Commercial Auto No-Fault (Personal Injury Protection)	685,270	785,462	246,390	104,501	.133	.314	.037
Other Commercial Auto Liability	9,282,817	9,405,908	15,274,380	12,060,172	1.282	1.624	.041
Private Passenger Auto Physical Damage	8,034,141	7,317,723	6,233,029	6,352,837	.868	.852	.013
Commercial Auto Physical Damage	4,161,610	4,181,043	3,008,908	2,870,818	.687	.720	.041
Aircraft (All Perils)	282,737	217,593	43,556	217,470	.999	.200	.011
Fidelity	576,470	767,784	96,160	95,348	.124	.125	.035
Surety	5,343,562	5,851,257	4,465,595	6,097,222	1.042	.763	.078
Glass	28,652	26,793	5,812	4,083	.152	.217	.035
Burglary and Theft	207,374	229,357	42,019	46,666	.203	.183	.041
Boiler and Machinery	75,384	71,309	68,741	92,114	1.292	.964	.004
Industrial Fire	149,100	151,853	17,302	16,961	.112	.114	.034
Industrial Extended Coverage	44,401	45,811	4,933	108	.002	.108	.043
Totals	$ 81,569,993	$ 81,918,533	$ 70,143,749	$ 73,564,373	.898	.856	
(1835) UNITED STATES FIRE INSURANCE COMPANY							
(052) CRUM AND FORSTER INSURANCE							
Fire	$ 1,020,262	$ 1,152,687	$ 294,282	$ 287,399	.249	.255	.012
Allied Lines	839,299	844,500	411,256	421,889	.500	.487	.016
Farmowners Multiple Peril	....	219	....	−91	−.416	....	....
Homeowners Multiple Peril	3,295,084	3,068,984	1,906,879	2,223,662	.725	.621	.006
Commercial Multiple Peril	4,457,213	4,794,357	3,201,124	2,903,635	.606	.668	.012
Ocean Marine	1,503,201	1,728,862	1,464,519	961,647	.556	.847	.028
Inland Marine	2,621,331	2,216,053	1,155,711	1,423,315	.642	.522	.019
Medical Malpractice	3,852	1,958	776,393	527,298	269.304	396.523	....
Earthquake	32	32	....	−1	−.031	....	....
Other Accident Only	....	69	....	−28	−.406	....	....
Workers Compensation	1,327,797	2,105,527	1,461,807	1,719,857	.817	.694	.002
Other Liability	4,766,940	4,670,828	2,524,521	3,944,311	.844	.540	.019
Private Passenger Auto No-Fault (Personal Injury Protection)	187,963	164,761	137,270	234,371	1.422	.833	....
Other Private Passenger Auto-Liability	1,186,027	1,095,816	571,028	794,628	.725	.521	.001
Commercial Auto No-Fault (Personal Injury Protection)	52,187	70,537	11,417	1,809	.026	.162	.002
Other Commercial Auto Liability	1,636,690	1,900,823	1,844,183	2,673,762	1.407	.970	.007
Private Passenger Auto Physical Damage	578,294	493,668	412,001	404,291	.819	.835	....
Commercial Auto Physical Damage	489,405	643,556	486,133	493,802	.767	.755	.004
Aircraft (All Perils)	1,382,903	1,497,311	1,676,599	3,042,548	2.032	1.120	.057
Fidelity	256,936	374,559	159,412	126,004	.336	.426	.015
Surety	190,853	206,096	9,257	46,173	.224	.045	.002
Glass	2,316	2,719	2,570	3,005	1.105	.945	.002
Burglary and Theft	70,286	54,193	19,776	16,753	.309	.365	.014
Boiler and Machinery	54,580	54,580	52,666	70,572	1.293	.965	.003
Credit	32,697	32,697	42,852	130,024	3.977	1.311	.006
Totals	$ 25,956,148	$ 27,175,392	$ 18,621,656	$ 22,450,635	.826	.685	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals) (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9516) UNITED STATES LIABILITY INSURANCE COMPANY **(232) U.S. INVESTMENT CORPORATION**							
Fire	$ −2,408	$ −3,007	1,250	1,250	−.416	−.416	....
Allied Lines	619	3,203	185	−302	−.094	.058	....
Inland Marine	649,266	681,227	....	33,500	.049	....	.004
Other Liability	809	940	....	−1,474	−1.588	....	....
Other Private Passenger Auto-Liability	444	444	....	....	....	....	....
Other Commercial Auto Liability	....	....	....	−96	....	....	....
Totals	$ 648,730	$ 682,807	$ 1,435	$ 32,878	.048	.002	
(9500) UNIVERSAL CASUALTY INSURANCE COMPANY							
Other Private Passenger Auto-Liability	$ 15,097,753	$ 8,915,638	$ 490,535	$ 3,551,415	.398	.055	.016
Private Passenger Auto Physical Damage	7,718,306	4,556,654	2,138,042	3,505,848	.769	.469	.012
Totals	$ 22,816,059	$ 13,472,292	$ 2,628,577	$ 7,057,263	.524	.195	
(9503) UNIVERSAL REINSURANCE CORPORATION **(143) ARMCO INSURANCE, INCORPORATED**							
Reinsurance Only							
(9517) UNIVERSAL SECURITY INSURANCE COMPANY **(231) PRESCO HOLDING CORPORATION**							
Other Liability	$ 145,928	$ 35,783	$ 3,299	$ 17,121	.478	.092	....
Private Passenger Auto No-Fault (Personal Injury Protection)	873,299	775,337	270,109	532,549	.687	.348	.004
Other Private Passenger Auto-Liability	1,686,660	1,499,670	354,938	1,182,378	.788	.237	.001
Private Passenger Auto Physical Damage	1,076,676	973,476	724,226	796,958	.821	.744	.001
Surety	1,802	503	....	21	.042	....	....
Totals	$ 3,784,365	$ 3,284,769	$ 1,352,572	$ 2,531,027	.771	.412	
(9509) UNIVERSAL TITLE INSURANCE COMPANY **(146) NORTHLAND**							
Title	$ 245,052	$ 217,035	$ 1,225	$ 1,225	.006	.006	.003
Totals	$ 245,052	$ 217,035	$ 1,225	$ 1,225	.006	.006	
(1837) UNIVERSAL UNDERWRITERS INSURANCE COMPANY **(114) LYNN GROUP**							
Fire	$ 338,154	$ 338,297	$ 16,189	$ 11,028	.033	.048	.004
Allied Lines	258,343	258,334	81,872	77,994	.302	.317	.005
Homeowners Multiple Peril	511	578	9,372	9,372	16.215	16.215	....
Inland Marine	8,490	8,490	....	14	.002	....	....
Earthquake	82	82	....	−3	−.037	....	....
Workers Compensation	516,060	508,315	217,057	207,554	.408	.427	.001
Other Liability	71,182	71,182	30,381	−15,357	−.216	.427	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,787	2,881	205	239	.083	.071	....
Other Private Passenger Auto-Liability	51,286	56,720	137,416	122,573	2.161	2.423	....
Commercial Auto No-Fault (Personal Injury Protection)	72,122	72,122	48,216	1,755	.024	.669	.003
Other Commercial Auto Liability	1,869,045	1,869,045	1,090,574	983,889	.526	.583	.008
Private Passenger Auto Physical Damage	31,691	38,003	34,451	25,510	.671	.907	....
Commercial Auto Physical Damage	1,113,196	1,113,196	760,371	669,665	.602	.683	.011
Fidelity	90,192	90,192	33,781	−4,413	−.049	.375	.005
Surety	48,335	26,738	572	11,952	.447	.021	....
Glass	24,145	24,145	11,538	11,458	.475	.478	.030
Burglary and Theft	153,692	153,692	126,875	158,902	1.034	.826	.031
Totals	$ 4,649,313	$ 4,632,312	$ 2,598,870	$ 2,272,132	.490	.561	
(9496) USAA CASUALTY INSURANCE COMPANY **(200) USAA**							
Fire	$ 26,440	$ 22,976	$	$ 890	.039	....	....
Allied Lines	27,420	23,067	3,993	4,696	.203	.173	....
Homeowners Multiple Peril	828,149	702,433	482,434	504,529	.718	.687	.001
Ocean Marine	48,157	43,438	98,876	81,569	1.878	2.276	....
Inland Marine	79,678	71,288	84,144	71,322	1.000	1.180	....
Other Liability	1,267	1,143	....	198	.173	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	466,593	442,398	535,433	504,659	1.141	1.210	.002
Other Private Passenger Auto-Liability	4,111,197	3,839,198	2,123,299	3,445,924	.898	.553	.004
Private Passenger Auto Physical Damage	2,476,017	2,313,135	1,860,653	1,971,104	.852	.804	.004
Mobile Home Multiple Peril	20,351	18,363	3,505	5,238	.285	.191	....
Totals	$ 8,085,269	$ 7,477,459	$ 5,192,337	$ 6,590,129	.881	.694	
(9495) USAA GENERAL INDEMNITY COMPANY **(200) USAA**							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1838) UTAH HOME FIRE INSURANCE COMPANY (615) BENEFICIAL LIFE							
Fire	$ 18,032	$ 19,652	$ 44,575	$ −8,091	−.412	2.268	....
Allied Lines	50,240	47,655	12,444	11,716	.246	.261	....
Homeowners Multiple Peril	1,045,621	946,069	498,845	452,372	.478	.527	.002
Commercial Multiple Peril	2,107	1,986	....	....	....	....	
Private Passenger Auto No-Fault (Personal Injury Protection)	1,182,493	843,695	810,776	730,671	.866	.961	.005
Other Private Passenger Auto-Liability	4,145,724	5,121,027	4,762,003	5,942,020	1.160	.930	.004
Other Commercial Auto Liability	−19,627	−20.178	60,930	39,824	−1.974	−3.020	....
Private Passenger Auto Physical Damage	2,211,198	2,079,032	2,071,382	2,194,028	1.055	.996	.003
Totals	$ 8,635,788	$ 9,038,928	$ 8,260,955	$ 9,362,540	1.036	.914	
(2795) UTICA FIRE INSURANCE COMPANY							
Fire	$ 22,966	$ 21,297	$ 1,874	$ 1,986	.093	.088	....
Allied Lines	45,506	44,193	23,911	23,318	.528	.541	....
Homeowners Multiple Peril	1,476,006	1,485,171	880,107	920,510	.620	.593	.002
Commercial Multiple Peril	27,970	33,477	6,988	14,528	.434	.209	....
Inland Marine	34,544	33,649	5,744	15,082	.448	.171	....
Other Liability	4,281	4,370	397	3,887	.889	.091	....
Totals	$ 1,611,273	$ 1,622,157	$ 919,021	$ 979,311	.604	.567	
(9790) UTICA MUTUAL INSURANCE COMPANY (201) UTICA MUTUAL							
Fire	$ 39,087	$ 47,860	$ 23,257	$ 23,149	.484	.486	....
Allied Lines	47,935	52,540	4,545	2,887	.055	.087	....
Homeowners Multiple Peril	329,729	324,143	154,751	110,872	.342	.477	....
Commercial Multiple Peril	406,058	459,856	272,261	282,461	.614	.592	.001
Ocean Marine	92,456	128,747	....	−58,149	−.452	....	.001
Inland Marine	425,748	458,479	325,621	404,848	.883	.710	.003
Earthquake	145	76	....	....	....	....	....
Workers Compensation	871,771	1,080,627	928,489	572,484	.530	.859	.001
Other Liability	1,067,695	1,073,986	255,715	366,219	.341	.238	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	189,797	193,634	159,967	140,554	.726	.826	....
Other Private Passenger Auto-Liability	888,592	904,961	534,531	578,898	.640	.591	....
Commercial Auto No-Fault (Personal Injury Protection)	43,011	49,976	11,609	7,804	.156	.232	.002
Other Commercial Auto Liability	700,808	685,680	387,673	548,069	.799	.565	.003
Private Passenger Auto Physical Damage	565,095	549,228	351,946	363,050	.661	.641	....
Commercial Auto Physical Damage	273,541	285,109	234,773	191,400	.671	.823	.002
Aircraft (All Perils)	43,020	35,844	30,326	−44,674	−1.246	.846	.001
Fidelity	1,574	2,184	....	−1,000	−.458	....	....
Surety	76,101	63,057	823	2,823	.045	.013	.001
Glass	1,751	1,393	393	393	.282	.282	.002
Burglary and Theft	2,074	2,528	2,869	2,869	1.135	1.135	....
Totals	$ 6,065,988	$ 6,399,908	$ 3,679,549	$ 3,494,957	.546	.575	
(9513) VALIANT INSURANCE COMPANY (011) AMERICAN GENERAL GROUP							
Homeowners Multiple Peril	$ 190,161	$ 155,683	$ 46,799	$ 51,595	.331	.301	....
Inland Marine	10,051	8,162	1,636	2,378	.291	.200	....
Workers Compensation	145,397	127,904	51,479	73,287	.573	.402	....
Private Passenger Auto No-Fault (Personal Injury Protection)	67,999	51,540	20,051	33,751	.655	.389	....
Other Private Passenger Auto-Liability	356,640	262,603	70,784	130,048	.495	.270	....
Private Passenger Auto Physical Damage	195,470	142,057	140,237	162,951	1.147	.987	....
Totals	$ 965,718	$ 747,949	$ 330,986	$ 454,010	.607	.443	
(1839) VALLEY FORGE INSURANCE COMPANY (218) CNA INSURANCE GROUP							
Fire	$ 10,213	$ 17,594	$ 8,112	$ −350	−.020	.461	....
Allied Lines	8,963	14,372	5,475	3,129	.218	.381	....
Homeowners Multiple Peril	1,630,438	1,653,594	1,261,931	1,688,208	1.021	.763	.003
Commercial Multiple Peril	20,205	20,839	432	1,503	.072	.021	....
Inland Marine	148,547	146,237	74,619	101,364	.693	.510	.001
Earthquake	60	50	....	−12	−.240	....	....
Workers Compensation	161,433	141,216	82,550	60,443	.428	.585	....
Other Liability	296	281	....	64	.228	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	654,064	576,494	420,619	513,359	.890	.730	.003
Other Private Passenger Auto-Liability	3,429,505	3,064,698	2,200,447	3,107,611	1.014	.718	.003
Other Commercial Auto Liability	....	10	....	4	400	....	....
Private Passenger Auto Physical Damage	2,702,215	2,248,737	1,987,284	2,182,102	.970	.884	.004
Commercial Auto Physical Damage	....	16	−2,811	−2,811	−175.688	175.688	....
Totals	$ 8,765,939	$ 7,884,138	$ 6,038,658	$ 7,654,614	.971	.766	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9518) VANGUARD INSURANCE COMPANY **(160) REPUBLIC FINANCIAL SERVICES**							
Fire	$ 1,931	$ 483	$	$	....	....	....
Allied Lines	89,411	88,507	52,341	52,341	.591	.591	.001
Homeowners Multiple Peril	72,418	22,112	11,041	13,029	.589	.499	....
Ocean Marine	53,291	47,778	545	20,545	.430	.011	.001
Inland Marine	98,018	87,237	....	......	....	....	....
Other Accident Only	140,351	65,714	....	......	....	....	.072
Other Liability	701,019	497,860	102,998	405,662	.815	.207	.002
Private Passenger Auto Physical Damage	1,221,478	574,769	78,935	93,660	.163	.137	.002
Aircraft (All Perils)	122,772	81,938	98,163	134,879	1.646	1.198	.005
Totals	$ 2,500,689	$ 1,466,398	$ 344,023	$ 720,116	.491	.235	
(9521) VEREX ASSURANCE INCORPORATED **(078) GREYHOUND CORPORATION**							
Mortgage Guaranty	$ 4,241,374	$ 3,356,407	$ 1,036,692	$ 2,092,792	.624	.309	.172
Totals	$ 4,241,374	$ 3,356,407	$ 1,036,692	$ 2,092,792	.624	.309	
(9519) VEREX INDEMNITY CORPORATION **(078) GREYHOUND CORPORATION**							
Credit	$ 71,962	$ 63,806	$ 6,107	$	....	.096	.014
Totals	$ 71,962	$ 63,806	$ 6,107	$	....	.096	
(2802) VERMONT MUTUAL INSURANCE COMPANY **(234) VERMONT MUTUAL GROUP**							
Fire	$ 261,946	$ 257,109	$ 233,827	$ 294,352	1.145	.909	.003
Allied Lines	154,982	159,666	61,319	52,186	.327	.384	.003
Homeowners Multiple Peril	1,643,245	1,546,375	1,711,828	1,520,099	.983	1.107	.003
Commercial Multiple Peril	493,910	463,714	176,664	211,939	.457	.381	.001
Inland Marine	86,545	77,773	51,102	90,040	1.158	.657	....
Earthquake	14	15	....	....	....	....	
Other Liability	35,450	33,066	9,312	4,047	.122	.282	....
Glass	174	221	202	202	.914	.914	....
Burglary and Theft	444	453	1,746	1,746	3.854	3.854	....
Totals	$ 2,676,710	$ 2,538,392	$ 2,246,000	$ 2,174,611	.857	.885	
(1840) VIGILANT INSURANCE COMPANY **(038) CHUBB AND SON, INCORPORATED**							
Fire	$ −176	$ −165	$	$ −6	.036	....	....
Allied Lines	−246	−232	....	−11	.047	....	....
Homeowners Multiple Peril	182,361	147,223	26,490	49,900	.339	.180	....
Commercial Multiple Peril	15,635	11,769	2,126	2,779	.236	.181	....
Ocean Marine	77,516	66,919	47,330	49,635	.742	.707	.001
Inland Marine	25,056	24,381	....	−1,472	−.060	....	....
Medical Malpractice	73,730	123,047	159,500	87,559	.712	1.296	.001
Other Accident Only	78	42	....	3	.071	....	....
Workers Compensation	737,360	895,588	320,164	837,004	.935	.357	.001
Other Liability	143,719	238,212	109,375	326,922	1.372	.459	....
Private Passenger Auto No-Fault (Personal Injury Protection)	45,116	43,759	52,033	53,325	1.219	1.189	....
Other Private Passenger Auto-Liability	261,862	254,950	163,443	196,008	.769	.641	....
Commercial Auto No-Fault (Personal Injury Protection)	549	748	....	300	.401	....	....
Other Commercial Auto Liability	8,580	9,033	224	3,825	.423	.025	....
Private Passenger Auto Physical Damage	131,671	119,717	75,799	66,626	.557	.633	....
Commercial Auto Physical Damage	3,415	3,757	3,115	−473	−.126	.829	....
Fidelity	80	−53	....	−558	10.528	....	....
Burglary and Theft	....	....	....	−2	....	....	....
Totals	$ 1,706,306	$ 1,938,695	$ 959,599	$ 1,671,364	.862	.495	
(9520) VIRGINIA SURETY COMPANY, INCORPORATED **(318) RYAN INSURANCE GROUP, INC.**							
Other Liability	$ 8,662,121	$ 6,265,842	$ 2,463,099	$ 2,475,894	.395	.393	.035
Private Passenger Auto Physical Damage	−1,900	5,208	62,948	63,605	12.213	12.087	....
Totals	$ 8,660,221	$ 6,271,050	$ 2,526,047	$ 2,539,499	.405	.403	
(9523) VISTA INSURANCE COMPANY **(018) AMERICAN ROAD**							
Private Passenger Auto Physical Damage	$	$	$ −41	$ −141	....	....	....
Totals	$	$	$ −41	$ −141	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9545) VOYAGER GUARANTY INSURANCE COMPANY							
(438) VOYAGER							
Inland Marine	$ 420,685	$ 238,081	$ 16,108	$ 50,318	.211	.068	.003
Other Liability	398,935	16,622	−230,551	297,744	17.913	−13.870	.001
Private Passenger Auto Physical Damage	16,763	−57,566	24,507	25,597	−.445	−.426	....
Surety	21,030	5,589	....	709	.127	....	....
Totals	$ 857,413	$ 202,726	$ −189,936	$ 374,368	1.847	−.937	
(4375) WARNER RECIPROCAL INSURERS							
(205) WARNER							
Fire	$ 27,116	$ 43,092	$	$ −15,973	−.371	....	....
Allied Lines	16,984	20,059	4,142	4,470	.223	.206	....
Commercial Multiple Peril	343,455	305,042	314,882	264,079	.866	1.032	....
Inland Marine	18,352	32,716	....	−47	−.001	....	....
Totals	$ 405,907	$ 400,909	$ 319,024	$ 252,529	.630	.796	
(9532) WASHINGTON INTERNATIONAL INSURANCE COMPANY							
Ocean Marine	$ 72,994	$ 72,994	$ 46,641	$ 60,168	.824	.639	.001
Surety	405,805	359,861	182,102	255,364	.710	.506	.005
Totals	$ 478,799	$ 432,855	$ 228,743	$ 315,532	.729	.528	
(9524) WAUSAU UNDERWRITERS INSURANCE COMPANY							
(063) EMPLOYERS INSURANCE OF WAUSAU							
Homeowners Multiple Peril	$ 35,839	$ 16,308	$ 5,045	$ 6,537	.401	.309	....
Commercial Multiple Peril	3,130,644	2,850,610	1,230,657	2,363,642	.829	.432	.006
Inland Marine	1,405	610	....	....	....	....	....
Workers Compensation	1,339,501	1,174,892	274,901	740,813	.631	.234	.002
Other Liability	246,152	204,516	1,500	110,597	.541	.061	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	1,099,743	1,094,568	954,430	892,976	.816	.872	.005
Other Private Passenger Auto-Liability	4,450,246	4,217,047	3,573,566	4,520,044	1.072	.847	.004
Commercial Auto No-Fault (Personal Injury Protection)	12,859	14,845	8,678	4,124	.278	.585	....
Other Commercial Auto Liability	205,235	228,612	206,513	142,[illegible]	−.625	.903	....
Private Passenger Auto Physical Damage	2,523,965	2,391,297	2,099,752	2,214,456	.926	.878	.004
Commercial Auto Physical Damage	55,490	60,402	3,683	10,902	.180	.061	....
Surety	8,425	4,304	....	....	....	....	....
Totals	$ 13,109,504	$ 12,258,011	$ 8,369,725	$ 10,721,270	.875	.683	
(9525) WEST AMERICAN INSURANCE COMPANY							
(148) OHIO CASUALTY							
Fire	$ 121,986	$ 98,325	$ 12,926	$ 17,663	.180	.131	.001
Allied Lines	131,105	104,505	38,117	43,704	.418	.365	.002
Homeowners Multiple Peril	11,211,814	10,444,706	7,729,149	6,592,382	.631	.740	.022
Commercial Multiple Peril	3,675,633	3,525,553	1,821,986	1,303,338	.370	.517	.010
Inland Marine	890,284	842,672	599,009	589,141	.699	.711	.006
Medical Malpractice	....	3	....	1	.333	....	....
Earthquake	396	409	....	−7	−.017	....	....
Workers Compensation	659,379	428,608	221,338	167,617	.391	.516	.001
Other Liability	1,069,288	915,593	87,320	323,439	.353	.095	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	1,381,390	1,234,286	983,412	1,170,444	.948	.797	.006
Other Private Passenger Auto-Liability	7,799,169	7,235,116	4,089,206	4,255,146	.588	.565	.008
Commercial Auto No-Fault (Personal Injury Protection)	108,452	99,126	27,039	97,880	.987	.273	.005
Other Commercial Auto Liability	1,423,261	1,249,220	504,325	1,196,412	.958	.404	.006
Private Passenger Auto Physical Damage	4,175,399	3,608,012	3,472,024	3,624,552	1.005	.962	.006
Commercial Auto Physical Damage	730,000	613,143	404,539	423,133	.690	.660	.007
Totals	$ 33,377,556	$ 30,399,277	$ 19,990,392	$ 19,804,845	.651	.658	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(1855) WESTCHESTER FIRE INSURANCE COMPANY							
(052) CRUM AND FORSTER INSURANCE							
Fire	$ 6,605	$ 5,599	$	$ -174	-.026		
Allied Lines	163	322		-.69	-.214		
Homeowners Multiple Peril	377	82		1	.012		
Commercial Multiple Peril	23,529	22,510	701	5,856	.260	.031	
Ocean Marine				-7			
Inland Marine	280	235		-1,029	-4.379		
Workers Compensation	244,978	135,044	91,242	147,293	1.091	.676	
Other Liability	3,783	2,434	100,000	50,074	20.573	41.085	
Private Passenger Auto No-Fault (Personal Injury Protection)				-7			
Other Private Passenger Auto-Liability				-44			
Commercial Auto No-Fault (Personal Injury Protection)	7	55		-4	-.073		
Other Commercial Auto Liability	2,014	2,756		914	.332		
Private Passenger Auto Physical Damage				-2			
Commercial Auto Physical Damage	2,164	1,960	1,575	1,812	.924	.804	
Fidelity	160	239		-50	-.209		
Surety	4,370	4,415		771	.175		
Burglary and Theft				-6			
Totals	$ 288,430	$ 176,651	$ 193,518	$ 205,329	1.162	1.095	
(9530) WESTERN CASUALTY & SURETY COMPANY							
(206) WESTERN INSURANCE COMPANY							
Medical Malpractice	$ 583	$ 1,609	$	$ -6,029	-3.747		
Workers Compensation	9,895	9,885		19	.002		
Other Liability	6,951	5,591	16,161	3,369	.603	2.891	
Other Commercial Auto Liability				-2			
Fidelity	34	33		5	.152		
Surety	7,951	4,884		264	.054		
Burglary and Theft		3		-1	-.333		
Totals	$ 25,414	$ 22,005	$ 16,161	$ -2,375	-.108	.734	
(9531) WESTERN EMPLOYERS INSURANCE COMPANY							
(369) CONTINENTAL GROUP							
Workers Compensation	$ 236,530	$ 371,691	$ 112,850	$ -5,596	-.015	.304	
Other Liability		15					
Private Passenger Auto No-Fault (Personal Injury Protection)				-530			
Other Private Passenger Auto-Liability			22,307	-16,710			
Commercial Auto No-Fault (Personal Injury Protection)	644	1,159		-10,480	-9.042		
Other Commercial Auto Liability	1,246	8,958		-7,691	-.859		
Commercial Auto Physical Damage	983	1,297		-4	-.003		
Surety				-10			
Totals	$ 239,403	$ 383,120	$ 135,157	$ -41,021	-.107	.353	
(1860) WESTERN FIRE INSURANCE COMPANY							
(206) WESTERN INSURANCE COMPANY							
Inland Marine	$	$ 171	$	$ -20	-.117		
Workers Compensation	103	103	5,265	1,635	15.874	51.117	
Other Liability		-5		3	-.600		
Totals	$ 103	$ 269	$ 5,265	1,618	6.015	19.572	
(9527) WESTERN SURETY COMPANY							
(739) WESTERN SURETY COMPANY							
Other Liability	$ 8,157	$ 5,020	$	$ 91	.018		
Fidelity	59,273	27,677		596	.022		.003
Surety	221,122	169,364	28,328	38,544	.228	.167	.003
Totals	$ 288,552	$ 202,061	$ 28,328	$ 39,231	.194	.140	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9528) WESTFIELD INSURANCE COMPANY							
(228) WESTFIELD							
Fire	$ 3,266	$ 1,748	$	$ 43	.025	....	....
Allied Lines	4,180	2,649	40	129	.045	.014	....
Homeowners Multiple Peril	39,330	30,347	3,173	4,013	.132	.105	....
Commercial Multiple Peril	801	140	....	23	.164	....	....
Inland Marine	4,200	3,303	....	108	.033	....	....
Earthquake	....	6	....	....	....	....	....
Other Liability	5,461	8,340	....	76	.009	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	94	13	....	9	.692	....	....
Other Private Passenger Auto-Liability	833	123	....	67	.545	....	....
Commercial Auto No-Fault (Personal Injury Protection)	552	553	....	−2	−.004	....	....
Other Commercial Auto Liability	13,019	11,857	1,582	5,584	.471	.133	....
Private Passenger Auto Physical Damage	699	98	....	49	.500	....	....
Commercial Auto Physical Damage	7,951	7,178	2,226	2,309	.322	.310	....
Burglary and Theft	117	117	....	....	....	....	....
Totals	$ 80,503	$ 66,672	$ 7,021	$ 12,408	.186	.105	
(9529) WHITING NATIONAL INSURANCE COMPANY							
Inland Marine	$ 579,673	$ 109,252	$	$ 105,000	.961	....	.004
All Other Accident and Health	61,669	61,278	24,080	24,080	.393	.393	.004
Workers Compensation	248,023	117,766	12,405	48,697	.414	.105	....
Other Commercial Auto Liability	−1,183	−1,183	249,181	303,529	−256.576	210.635	....
Commercial Auto Physical Damage	−725	−725	78,228	61,628	−85.004	−107.901	....
Totals	$ 887,457	$ 286,388	$ 363,694	$ 542,934	1.896	1.271	
(9526) WORLDWIDE UNDERWRITERS INSURANCE COMPANY							
(063) EMPLOYERS INSURANCE OF WAUSAU							
Workers Compensation	$ 74,760	$ 46,285	$ 4,643	$ 12,080	.261	.100	....
Private Passenger Auto No-Fault (Personal Injury Protection)	327,182	288,765	210,393	214,854	.744	.729	.001
Other Private Passenger Auto-Liability	1,592,658	1,321,763	831,726	1,006,111	.761	.629	.001
Private Passenger Auto Physical Damage	815,167	666,524	614,235	679,054	1.019	.922	.001
Totals	$ 2,809,787	$ 2,323,337	$ 1,660,997	$ 1,912,099	.823	.715	
(9533) YASUDA FIRE & MARINE INSURANCE COMPANY							
Ocean Marine	$ 3,388	$ 41,090	$ −2,729	9,291	.226	−.066	....
Inland Marine	5,252	7,524	−852	−9,622	−1.279	−.113	....
Totals	$ 8,640	$ 48,614	$ −3,581	$ −331	−.007	−.074	
(1880) YORKTOWN INDEMNITY COMPANY							
(752) NORTHEASTERN FIRE							
Fire	$ 1,470	$ 666	$	$	....	....	....
Allied Lines	430	146	257	257	1.760	1.760	....
Commercial Multiple Peril	2,792	1,096	....	....	....	....	....
Ocean Marine	8,971	6,110	118	1,118	.183	.019	....
Inland Marine	6,507	3,632	....	....	....	....	....
Other Liability	4,123	2,335	....	....	....	....	....
Other Commercial Auto Liability	25,026	10,471	....	100	.010	....	....
Commercial Auto Physical Damage	767,439	266,276	116,520	159,602	.599	.438	.007
Totals	$ 816,758	$ 290,732	$ 116,895	$ 161,077	.554	.402	
(9534) YOSEMITE INSURANCE COMPANY							
(211) CREDITHRIFT GROUP							
Fire	$ 5,025	$ 3,911	$	$ 283	.072	....	....
Allied Lines	791	1,022	4,912	5,097	4.987	4.806	....
Inland Marine	265,883	352,747	127,615	110,452	.313	.362	.002
Credit Accident and Health (Group and Individual)	....	10	....	−1	−.100	....	....
Other Liability	2,136	1,806	114	61	.034	.063	....
Commercial Auto No-Fault (Personal Injury Protection)	859	1,244	551	−1,735	−1.395	.443	....
Other Commercial Auto Liability	3,778	4,016	119,852	−18,701	−4.657	29.844	....
Private Passenger Auto Physical Damage	44,805	45,975	26,535	28,974	.630	.577	....
Commercial Auto Physical Damage	36,724	24,409	49,327	54,395	2.228	2.021	....
Glass	−7	−10	....	160	−16.000	....	....
Burglary and Theft	−127	5	....	−53	−10.600	....	....
Totals	$ 359,867	$ 435,135	$ 328,906	$ 178,932	.411	.756	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance Companies and Inter-Exchange (Reciprocals)
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(9535) ZURICH INSURANCE COMPANY, U.S. BRANCH							
(212) ZURICH-AMERICAN INSURANCE COMPANIES							
Fire	$ 66,281	$ 65,746	$ 10,527	$ 23,096	.351	.160	....
Allied Lines	60,934	48,178	15,124	15,446	.321	.314	.001
Homeowners Multiple Peril	36,957	46,179	24,920	−18,996	−.411	.540	....
Commercial Multiple Peril	1,094,851	986,599	391,031	674,713	.684	.396	.003
Ocean Marine	314,349	183,116	12,781	88,353	.482	.070	.005
Inland Marine	509,880	525,665	283,350	250,187	.476	.539	.003
Earthquake	267	33	....	....	....	....	....
Group Accident and Health	46,878	69,218	149,262	75,374	1.089	2.156	....
All Other Accident and Health	274	475	656	537	1.131	1.381	....
Workers Compensation	3,228,554	4,772,599	3,805,641	2,584,018	.541	.797	.006
Other Liability	1,642,341	1,870,219	673,234	924,772	.494	.360	.006
Private Passenger Auto No-Fault (Personal Injury Protection)	41,795	49,122	38,531	32,949	.671	.784	....
Other Private Passenger Auto-Liability	251,619	278,787	448,473	719,118	2.579	1.609	....
Commercial Auto No-Fault (Personal Injury Protection)	19,641	35,915	17,626	50,873	1.416	.491	.001
Other Commercial Auto Liability	543,522	650,942	1,826,286	2,354,691	3.617	2.806	.002
Private Passenger Auto Physical Damage	119,312	130,230	101,579	98,857	.759	.780	....
Commercial Auto Physical Damage	182,596	230,449	296,650	271,963	1.180	1.287	.001
Aircraft (All Perils)	22,543	33,276	6,421	−37,365	−1.123	.193	....
Fidelity	3,112	28,797	−4,177	3,407	.118	−.145	.001
Surety	377,949	379,089	15,039	24,728	.065	.040	.005
Glass	14,858	11,438	2,100	1,445	.126	.184	.018
Burglary and Theft	38,622	33,727	18,654	7,548	.224	.553	.007
Boiler and Machinery	856,525	790,102	208,749	375,436	.475	.264	.055
Totals	$ 9,500,662	$ 11,219,901	$ 8,342,457	$ 8,521,150	.759	.744	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
AETNA LIFE AND CASUALTY							
Fire	$ 1,553,424	$ 1,614,806	$ 602,654	$ 546,290	.338	.373	.019
Allied Lines	2,674,256	2,624,875	699,605	588,721	224	.267	.052
Farmowners Multiple Peril	10,576	10,066	3,131	3,556	.353	.311	.002
Homeowners Multiple Peril	15,221,027	14,909,630	9,799,159	9,989,363	.670	.657	.030
Commercial Multiple Peril	22,963,976	25,669,495	17,435,712	17,600,005	.686	.679	.064
Ocean Marine	223,084	220,730	108,647	143,048	.648	.492	.004
Inland Marine	2,288,669	2,255,117	1,556,396	1,639,739	.727	.690	.017
Medical Malpractice	138,493	−531,398	938,133	421,657	−.793	−1.765	.002
Earthquake	233,293	140,293	....	....	....	....	.527
All Other Accident and Health	266	251	2,676	9,144	36.430	10.661	....
Workers Compensation	23,885,758	25,485,907	23,152,362	17,018,524	.668	.908	.047
Other Liability	10.225,981	11,720,028	6,185,918	12,435,093	1.061	.528	.042
Private Passenger Auto No-Fault (Personal Injury Protection)	2,916,380	2,791,675	2,113,083	2,235,264	.801	.757	.014
Other Private Passenger Auto-Liability	13,934,116	$ 13,885,078	9,002,306	9,992,330	.720	.648	.015
Commercial Auto No-Fault (Personal Injury Protection)	591,755	595,096	196,564	305,346	.513	.330	.032
Other Commercial Auto Liability	7,069,225	7,028,603	6,206,243	7,596,025	1.081	.883	.032
Private Passenger Auto Physical Damage	8,892,969	8,531,411	7,064,630	7,094,096	.832	.828	.015
Commercial Auto Physical Damage	2,922,421	3,031,404	2,471,199	2,503,388	.826	.815	.029
Aircraft (All Perils)	177,029	177,029	43,556	90,837	.513	.246	.007
Fidelity	1,355,774	1,786,222	2,957,775	2,801,198	1.568	1.656	.084
Surety	5,053,279	2,971,792	285,245	588,634	.198	.096	.074
Glass	43,596	40,777	15,887	15,984	.392	.390	.055
Burglary and Theft	461,442	492,092	88,057	76,224	.155	.179	.093
Boiler and Machinery	107,546	93,027	94,990	127,286	1.368	1.021	.007
Credit	88,206	88,206	28,219	81,687	.926	.320	.018
Totals	$ 123,042,541	$ 125,632,212	$ 91,052,147	$ 93,903,439	.747	.725	
ALLENDALE							
Fire	$ 3,615,381	$ 3,398,335	$ 869,152	$ 706,902	.208	.256	.044
Allied Lines	135,934	113,017	87,423	16,896	.149	.774	.003
Homeowners Multiple Peril	17,450	20,964	11,129	5,179	.247	.531	....
Commercial Multiple Peril	−1,286,898	−1,063,456	484,123	7,181,299	−6.753	−.455	−.004
Ocean Marine	94,491	90,516	37,560	37,560	.415	.415	.002
Inland Marine	6,058,199	5,732,858	195,788	704,144	.123	.034	.046
Workers Compensation	−6,430	−6,430	250,859	−365,649	56.866	−39.014	....
Commercial Auto Physical Damage	20	20	789,012	−530,942	−547.100	450.600	....
Fidelity	16,335	13,973	4,876	4,876	.349	.349	.001
Surety	1,600	800	....	....	....	....	....
Burglary and Theft	22,829	13,175	....	....	....	....	....
Boiler and Machinery	1,180,845	837,377	1,433,017	1,426,401	1.703	1.711	.076
Totals	$ 9,849,756	$ 9,151,149	$ 4,162,939	$ 9,186,666	1.004	.455	
ALLSTATE							
Fire	$ 2,217,578	$ 2,109,710	$ 1,271,487	$ 1,209,660	.573	.603	.027
Allied Lines	2,328,863	2,172,046	652,248	696,405	.321	.300	.045
Homeowners Multiple Peril	61,234,360	58,514,491	34,030,891	32,891,356	.562	.582	.120
Commercial Multiple Peril	4,226,289	3,883,515	1,460,448	1,567,933	.404	.376	.012
Ocean Marine	−19,187	−19,187	315,325	90,999	−4.743	−16.434	....
Inland Marine	5,258,858	5,136,607	2,944,293	2,799,084	.545	.573	.040
Medical Malpractice	1,427	1,232	....	−11	−.009	....	....
Earthquake	28,679	28,577	....	....	....	....	.065
Group Accident and Health	15,333,490	15,306,291	13,750,164	14,699,466	.960	.898	.248
Workers Compensation	2,368,066	1,858,758	1,223,847	1,169,752	.629	.658	.005
Other Liability	1,196,791	1,224,883	1,952,245	900,918	.736	1.594	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	27,833,719	27,706,037	20,979,742	19,681,991	.710	.757	.131
Other Private Passenger Auto-Liability	129,315,638	128,136,905	91,407,930	112,239,902	.876	.713	.143
Commercial Auto No-Fault (Personal Injury Protection)	138,426	211,420	122,587	71,391	.338	.580	.008
Other Commercial Auto Liability	2,451,695	2,269,617	2,068,735	2,129,187	.938	.911	.011
Private Passenger Auto Physical Damage	90,215,935	87,903,797	57,289,956	56,359,254	.641	.652	.150
Commercial Auto Physical Damage	1,940,730	1,693,807	1,401,156	1,496,634	.884	.827	.019
Aircraft (All Perils)	425	355	....	....	....	....	....
Fidelity	587	481	−180	−271	−.563	−.374	....
Surety	14,320	23,237	1,252	1,146	.049	.054	....
Glass	1,467	1,074	437	395	.368	.407	.002
Burglary and Theft	324	452	−120	−264	−.584	−.265	....
Boiler and Machinery	2,688	2,708	230	294	.109	.085	....
Credit	195,124	90,913	....	4,965	.055	....	.040
Mortgage Guaranty	1,702,068	1,644,869	370,570	614,768	.374	.225	.069
Mobile Home Physical Damage	8,803,748	7,911,830	3,038,053	3,443,824	.435	.384	.253
Totals	$ 356,792,098	$ 347,814,425	$ 234,281,298	$ 252,068,778	.725	.674	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
AMERICA GROUP							
Fire	$ 153,925	$ 166,958	$ 66,125	$ 81,022	.485	.396	.002
Allied Lines	142,434	142,828	30,667	21,175	.148	.215	.003
Homeowners Multiple Peril	1,264,742	1,213,002	740,519	833,427	.687	.610	.002
Commercial Multiple Peril	1,212,935	1,118,332	459,458	219,495	.196	.411	.003
Ocean Marine	45,452	44,046	632	23,684	.538	.014	.001
Inland Marine	194,460	190,002	65,977	65,757	.346	.347	.001
Earthquake	127	123	....	−4	−.033	....	....
Workers Compensation	412,859	429,885	353,400	424,639	.988	.822	.001
Other Liability	345,209	292,238	60,687	22,975	.079	.208	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	395,993	375,751	286,124	300,510	.800	.761	.002
Other Private Passenger Auto-Liability	1,683,320	1,616,144	843,154	1,699,722	1.052	.522	.002
Commercial Auto No-Fault (Personal Injury Protection)	35,728	41,266	5,340	6,608	.160	.129	.002
Other Commercial Auto Liability	462,332	472,698	295,423	226,978	.480	.625	.002
Private Passenger Auto Physical Damage	972,659	908,046	674,633	647,596	.713	.743	.002
Commercial Auto Physical Damage	258,567	252,298	151,616	127,765	.506	.601	.003
Aircraft (All Perils)	−7,822	−7,790	66,819	41,261	−5.297	−8.578	....
Fidelity	−2,502	3,149	....	249	.079	....	....
Surety	75,026	48,082	−6,774	−9,814	−.204	−.141	.001
Glass	1,122	2,047	....	−371	−.181	....	.001
Burglary and Theft	−828	3,978	....	−870	−.219	....	....
Boiler and Machinery	5,956	8,894	5,747	7,701	.866	.646	....
Credit	11,776	12,980	11,528	28,883	2.225	.888	.002
Totals	$ 7,663,470	$ 7,334,957	$ 4,111,075	$ 4,768,388	.650	.560	
AMERICAN FINANCIAL CORPORATION							
Fire	$ 287,340	$ 296,991	$ 227,662	$ 309,083	1.041	.767	.003
Allied Lines	319,876	297,018	92,940	30,681	.103	.313	.006
Farmowners Multiple Peril	3,386	2,603	500	559	.215	.192	.001
Homeowners Multiple Peril	1,617,039	1,543,932	882,539	857,028	.555	.572	.003
Commercial Multiple Peril	4,854,177	4,346,143	2,947,092	3,462,703	.797	.678	.014
Ocean Marine	749,251	1,095,443	899,066	822,647	.751	.821	.014
Inland Marine	1,443,000	1,302,177	521,695	2,198,638	1.688	.401	.011
Earthquake	829	1,525	....	....	....	....	.002
Group Accident and Health	1,043	1,043	515	722	.692	.494	....
All Other Accident and Health	161	161	....	321	1.994	....	....
Workers Compensation	5,089,614	4,976,120	2,487,566	3,680,683	.740	.500	.010
Other Liability	1,448,815	1,492,530	1,036,095	1,699,291	1.139	.694	.006
Private Passenger Auto No-Fault (Personal Injury Protection)	7,746,660	7,472,034	6,622,356	6,158,478	.824	.886	.037
Other Private Passenger Auto-Liability	24,069,280	25,965,277	19,544,077	23,542,066	.907	.753	.027
Commercial Auto No-Fault (Personal Injury Protection)	350,372	300,359	337,992	332,881	1.106	1.125	.019
Other Commercial Auto Liability	7,333,679	7,092,967	7,687,330	7,902,145	1.114	1.084	.033
Private Passenger Auto Physical Damage	14,266,437	13,803,274	10,961,980	10,832,849	.785	.794	.024
Commercial Auto Physical Damage	2,165,523	1,967,103	963,175	1,276,208	.649	.490	.022
Aircraft (All Perils)	233,646	289,915	193,796	161,372	.557	.668	.010
Fidelity	108,484	102,313	24,382	29,857	.292	.238	.007
Surety	180,582	161,026	−1,595	1,109	.007	−.010	.003
Glass	20,287	17,915	8,471	12,505	.698	.473	.025
Burglary and Theft	60,357	60,533	87,550	89,292	1.475	1.446	.012
Boiler and Machinery	49,422	44,012	47,644	63,842	1.451	1.083	.003
Industrial Fire	10,000	10,000	....	8,970	.897	....	.002
Industrial Extended Coverage	1,000	1,000	....	....	....	....	.001
Mobile Home Multiple Peril	102,868	164,954	36,828	33,762	.205	.223	.003
Totals	$ 72,533,128	$ 72,808,368	$ 55,609,656	$ 63,507,692	.872	.764	
AMERICAN GENERAL GROUP							
Fire	$ 434,559	$ 393,404	$ 269,162	$ 334,787	.851	.684	.005
Allied Lines	448,591	390,712	96,639	146,112	.374	.247	.009
Homeowners Multiple Peril	4,925,951	4,385,965	2,015,913	2,459,506	.561	.460	.010
Commercial Multiple Peril	6,033,487	4,996,780	2,370,940	3,305,286	.661	.474	.017
Ocean Marine	636,513	627,186	−210,046	111,602	.178	−.335	.012
Inland Marine	1,584,443	1,441,843	986,006	1,007,111	.698	.684	.012
Medical Malpractice	1,857	1,774	....	7,421	4.183	....	....
Earthquake	31	29	....	....	....	....	....
Group Accident and Health	7,142	7,023	2,809	3,076	.438	.400	....
Guaranteed Renewable Accident and Health	712	683	1,576	2,420	3.543	2.307	....
Other Accident Only	5,233	5,566	8,311	8,668	1.557	1.493	.003
All Other Accident and Health	899	1,089	3,190	29	.027	2.929	....
Workers Compensation	6,913,301	6,426,452	4,742,534	4,854,884	.755	.738	.014
Other Liability	2,850,699	2,813,228	1,288,935	839,767	.299	.458	.012
Private Passenger Auto No-Fault (Personal Injury Protection)	319,619	289,347	191,483	204,380	.706	.662	.002
Other Private Passenger Auto-Liability	1,455,719	1,287,192	1,005,260	861,239	.669	.781	.002
Commercial Auto No-Fault (Personal Injury Protection)	364,550	299,907	78,548	98,014	.327	.262	.020
Other Commercial Auto Liability	3,816,191	2,907,510	1,972,361	1,527,436	.525	.678	.017
Private Passenger Auto Physical Damage	853,159	712,443	640,990	687,992	.965	.900	.001
Commercial Auto Physical Damage	2,719,496	2,199,585	1,369,708	1,545,547	.703	.623	.027
Aircraft (All Perils)	65,709	50,531	23,908	36,979	.732	.473	.003
Surety	4,443	4,873	−29,455	−29,035	−5.958	−6.045	....
Glass	3,346	3,488	1,069	958	.276	.305	.004
Burglary and Theft	67,912	74,669	85,148	86,875	1.163	1.140	.014
Boiler and Machinery	77,031	83,708	53,547	57,322	.685	.640	.006
Credit	426,732	624,054	107,538	99,762	.160	.172	.087
Totals	$ 34,017,325	$ 30,029,021	$ 17,076,064	$ 18,258,138	.608	.569	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
AMERICAN INDEMNITY							
Fire	$ 69,559	$ 75,675	$ 51,704	$ −20,281	−.268	.683	.001
Allied Lines	51,036	55,223	19,385	19,982	.362	.351	.001
Homeowners Multiple Peril	901,022	908,540	667,587	578,727	.637	.735	.002
Commercial Multiple Peril	238,289	189,208	198,834	98,440	.520	1.051	.001
Inland Marine	89,197	84,419	48,078	37,140	.440	.570	.001
Other Liability	93,818	92,260	24,045	23,418	.254	.261	....
Private Passenger Auto No-Fault (Personal Injury Protection)	339,571	341,791	263,551	213,195	.624	.771	.002
Other Private Passenger Auto-Liability	1,023,982	1,347,119	1,788,973	1,202,390	.893	1.328	.001
Commercial Auto No-Fault (Personal Injury Protection)	16,822	17,151	2,969	8,130	.474	.173	.001
Other Commercial Auto Liability	395,897	303,995	191,699	245,667	.808	.631	.002
Private Passenger Auto Physical Damage	1,000,593	992,542	703,890	635,392	.640	.709	.002
Commercial Auto Physical Damage	145,895	147,047	48,720	60,676	.413	.331	.001
Fidelity	429	439	−662	−662	−1.508	−1.508	....
Surety	23,035	28,098	582	10,165	.362	.021	....
Glass	852	980	1,255	1,255	1.281	1.281	.001
Burglary and Theft	1,310	1,520	....	....	....	....	....
Totals	$ 4,391,307	$ 4,586,007	$ 4,010,610	$ 3,113,634	.679	.875	
AMERICAN INTERNATIONAL GROUP							
Fire	$ 2,453,222	$ 2,385,296	$ 657,193	$ 750,428	.315	.276	.030
Allied Lines	830,576	852,383	233,305	224,342	.263	.274	.016
Homeowners Multiple Peril	173,127	150,414	263,881	207,809	1.382	1.754	....
Commercial Multiple Peril	14,025,048	14,182,961	11,048,668	11,231,672	.792	.779	.039
Ocean Marine	2,554,130	2,613,183	2,031,802	1,500,461	.574	.778	.048
Inland Marine	4,585,809	4,829,303	1,917,315	1,287,645	.267	.397	.035
Medical Malpractice	181,372	141,159	616,297	837,226	5.931	4.366	.003
Earthquake	....	7	....	−7	−1.000	....	....
Group Accident and Health	611,222	683,220	1,069,811	895,560	1.311	1.566	.010
Guaranteed Renewable Accident and Health	12,056	12,408	28,502	27,659	2.229	2.297	.001
Other Accident Only	167,910	165,255	104,689	30,183	.183	.633	.087
All Other Accident and Health	11,454	11,993	25,257	25,257	2.106	2.106	.001
Workers Compensation	17,265,333	17,020,713	8,366,298	7,115,382	.418	.492	.034
Other Liability	15,180,002	14,948,007	8,808,761	9,600,102	.642	.589	.062
Private Passenger Auto No-Fault (Personal Injury Protection)	1,103,624	726,202	465,613	795,496	1.095	.641	.005
Other Private Passenger Auto-Liability	4,108,760	3,154,293	1,400,669	2,062,587	.654	.444	.005
Commercial Auto No-Fault (Personal Injury Protection)	549,922	503,780	192,710	242,783	.482	.383	.030
Other Commercial Auto Liability	10,215,050	9,053,175	8,209,354	11,091,323	1.225	.907	.046
Private Passenger Auto Physical Damage	2,455,456	2,017,054	1,320,692	1,411,002	.700	.655	.004
Commercial Auto Physical Damage	1,957,054	1,677,283	1,396,548	1,404,610	.837	.833	.020
Aircraft (All Perils)	1,449,401	1,442,043	2,818,832	2,608,741	1.809	1.955	.061
Fidelity	635,492	447,669	3,977	412,035	.920	.009	.039
Surety	549,909	416,662	−254,255	−120,677	−.290	−.610	.008
Glass	1,929	2,454	964	786	.320	.393	.002
Burglary and Theft	71,899	46,600	1,155	9,482	.203	.025	.015
Boiler and Machinery	158,578	43,354	4,957	9,529	.220	.114	.010
Totals	$ 81,308,335	$ 77,526,871	$ 50,732,995	$ 53,661,416	.692	.654	
AMERICAN MUTUAL LIABILITY							
Fire	$ 2,747	$ 2,218	$ −75	$	....	−.034	....
Allied Lines	1,385	1,188	....	....	....	....	....
Homeowners Multiple Peril	18,883	20,446	−72	−1,599	−.078	−.004	....
Commercial Multiple Peril	34,828	38,167	1,468	5,823	.153	.038	....
Inland Marine	7,266	8,472	550	−495	−.058	.065	....
Group Accident and Health	56,069	55,822	38,788	42,854	.768	.695	.001
Guaranteed Renewable Accident and Health	1,626	1,626	....	....	....	....	....
Non-Renewable Stated Reasons Accident and Health	184	184	540	688	3.739	2.935	....
All Other Accident and Health	1,185	1,273	19,494	24,816	19.494	15.313	....
Workers Compensation	10,079,777	10,245,709	6,063,969	6,276,890	.613	.592	.020
Other Liability	257,331	263,605	427,001	864,109	3.278	1.620	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	4,196	4,420	21,373	57,610	13.034	4.836	....
Other Private Passenger Auto-Liability	30,457	30,755	44,068	−5,358	−.174	1.433	....
Commercial Auto No-Fault (Personal Injury Protection)	724	684	....	−2,298	−3.360	....	....
Other Commercial Auto Liability	158,824	156,713	76,041	25,419	.162	.485	.001
Private Passenger Auto Physical Damage	12,738	13,048	11,989	7,322	.561	.919	....
Commercial Auto Physical Damage	44,903	43,952	15,155	15,729	.358	.345	....
Credit	19,083	19,083	7,986	7,986	.418	.418	.004
Totals	$ 10,732,206	$ 10,907,365	$ 6,728,679	$ 7,319,837	.671	.617	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
AMERICAN PLAN							
Fire	$	$ -1,262	$	$	....	....	....
Allied Lines	....	-1,441	....	....	....	....	....
Homeowners Multiple Peril	27	14	....	....	....	....	....
Commercial Multiple Peril	16,520	14,796	56,011	-8,715	-.589	3.786	....
Inland Marine	211	80	....	....	....	....	....
Other Liability	9,378	10,556	328	8,823	.836	.031	....
Commercial Auto No-Fault (Personal Injury Protection)	20,304	13,139	....	500	.038	....	.001
Other Commercial Auto Liability	79,048	55,699	5,073	41,343	.742	.091	....
Commercial Auto Physical Damage	21,465	52,756	303,377	344,953	6.539	5.751	....
Fidelity	6,179	15,894	....	....	....	....	....
Surety	32,442	118,500	55,081	84,841	.716	.465	....
Burglary and Theft	15,345	16,986	....	749	.044	....	.003
Credit	84	30	....	....	....	....	....
Mobile Home Physical Damage	995,697	1,088,807	23,812	-87,508	-.080	.022	.029
Totals	$ 1,196,700	$ 1,384,554	$ 443,682	$ 384,986	.278	.320	
AMERICAN ROAD							
Commercial Auto Physical Damage	$ 1,320,185	$ 1,509,198	$ 1,115,093	$ 1,016,431	.673	.739	.013
Totals	$ 1,320,185	$ 1,509,198	$ 1,115,093	$ 1,016,431	.673	.739	
AMIC							
Mortgage Guaranty	$ 1,132,507	$ 976,936	$ 338,201	$ 407,797	.417	.346	.046
Totals	$ 1,132,507	$ 976,936	$ 338,201	$ 407,797	.417	.346	
ANDOVER GROUP							
Fire	$ 742,969	$ 715,237	$ 176,205	$ 219,470	.307	.246	.009
Allied Lines	778,377	745,981	213,463	215,914	.289	.286	.015
Homeowners Multiple Peril	7,141,711	7,152,156	3,908,033	3,661,277	.512	.546	.014
Commercial Multiple Peril	283,776	342,972	77,335	58,735	.171	.225	.001
Inland Marine	215,577	212,414	90,593	71,983	.339	.426	.002
Other Liability	27,872	22,931	5,322	2,257	.098	.232	....
Burglary and Theft	51	51	....	....	....	....	....
Totals	$ 9,190,333	$ 9,191,742	$ 4,470,951	$ 4,229,636	.460	.486	
ARCHDALE MUTUAL							
Fire	$ 93,012	$ 93,012	$ 3,986	$ 3,986	.043	.043	.001
Allied Lines	38,218	38,218	....	....	....	....	.001
Totals	$ 131,230	$ 131,230	$ 3,986	$ 3,986	.030	.030	
ARKWRIGHT-BOSTON							
Fire	$ 6,507,520	$ 2,858,006	$ 457,348	$ 410,098	.143	.160	.079
Commercial Multiple Peril	605,697	448,215	248,441	1,127,971	2.517	.554	.002
Ocean Marine	571,958	431,981	8,000	40,158	.093	.019	.011
Inland Marine	4,244,131	1,439,133	79,094	121,794	.085	.055	.032
Boiler and Machinery	5,005,216	2,247,918	1,012,205	2,017,205	.897	.450	.323
Totals	$ 16,934,522	$ 7,425,253	$ 1,805,088	$ 3,717,226	.501	.243	
ARMCO INSURANCE INCORPORATED							
Fire	$ 148,713	$ 159,698	$ 216,107	$ 23,013	.144	1.353	.002
Allied Lines	216,209	233,744	84,744	59,476	.254	.363	.004
Homeowners Multiple Peril	23,392	18,970	606	576	.030	.032	....
Commercial Multiple Peril	1,514,688	1,721,002	775,194	1,160,764	.674	.450	.004
Ocean Marine	1,070,791	760,243	369,849	671,852	.884	.486	.020
Inland Marine	490,308	487,489	350,502	686,018	1.407	.719	.004
Medical Malpractice	181,424	148,075	....	14,782	.100	....	.003
Non-Cancellable Accident and Health	18,120	12,456	10,952	16,191	1.300	.879	.013
Guaranteed Renewable Accident and Health	474,241	392,880	738,257	1,189,731	3.028	1.879	.023
Workers Compensation	4,344,900	4,292,720	2,043,704	2,717,234	.633	.476	.009
Other Liability	1,590,652	1,587,341	1,117,125	887,234	.559	.704	.006
Private Passenger Auto No-Fault (Personal Injury Protection)	571	898	11	-2,721	-3.030	.012	....
Other Private Passenger Auto-Liability	6,115	6,508	17,836	-830	-.128	2.741	....
Commercial Auto No-Fault (Personal Injury Protection)	141,102	137,591	50,238	56,317	.409	.365	.008
Other Commercial Auto Liability	2,187,961	2,329,876	4,491,656	4,444,209	1.907	1.928	.010
Private Passenger Auto Physical Damage	3,799	3,654	-642	-1,284	-.351	-.176	....
Commercial Auto Physical Damage	1,252,516	1,303,177	1,176,175	940,462	.722	.903	.013
Fidelity	220,899	209,711	71,352	79,742	.380	.340	.014
Surety	1,462,940	1,402,363	191,940	492,535	.351	.137	.021
Glass	8,241	23,072	5,487	5,483	.238	.238	.010
Burglary and Theft	79,271	80,139	21,550	27,316	.341	.269	.016
Boiler and Machinery	5,607	5,607	5,410	7,251	1.293	.965	....
Totals	$ 15,442,460	$ 15,317,214	$ 11,985,238	$ 13,140,098	.858	.782	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
ATLANTA INTERNATIONAL							
Fire	$ 142,480	$ 100,094	$ 7,929	$ 137,198	1.371	.079	.002
Allied Lines	77,154	51,992	2,305	591	.011	.044	.002
Commercial Multiple Peril	311,997	143,840	55,167	129,761	.902	.384	.001
Inland Marine	490,917	436,013	288,993	296,278	.680	.663	.004
All Other Accident and Health	14,087	4,708	151	2,307	.490	.032	.001
Other Liability	430,626	351,622	109,390	−203,731	−.579	.311	.002
Other Commercial Auto Liability	1,940,468	1,802,596	1,353,193	2,361,756	1.310	.751	.009
Commercial Auto Physical Damage	346,046	341,300	337,266	202,407	.593	.988	.003
Aircraft (All Perils)	123,270	114,118	29,132	31,833	.279	.255	.005
Burglary and Theft	....	29	....	−53	−1.828	....	....
Totals	$ 3,877,045	$ 3,346,312	$ 2,183,526	$ 2,958,347	.884	.653	
ATLANTIC COMPANIES							
Fire	$ 50,036	$ 46,995	$ 37,117	$ 82,360	1.753	.790	.001
Allied Lines	83,285	81,418	28,598	44,080	.541	.351	.002
Homeowners Multiple Peril	707,072	589,243	252,760	383,425	.651	.429	.001
Commercial Multiple Peril	3,673,602	3,809,252	2,616,764	4,570,852	1.200	.687	.010
Ocean Marine	626,632	615,165	908,543	852,720	1.386	1.477	.012
Inland Marine	355,269	335,130	290,099	131,727	.393	.866	.003
Earthquake	48	48	....	....	....	....	....
Workers Compensation	892,141	887,208	686,193	940,973	1.061	.773	.002
Other Liability	200,556	208,210	436,957	413,697	1.987	2.099	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	31,861	29,067	18,463	15,246	.525	.635	....
Other Private Passenger Auto-Liability	293,109	262,743	183,086	156,883	.597	.697	....
Commercial Auto No-Fault (Personal Injury Protection)	46,138	45,866	6,764	4,925	.107	.147	.003
Other Commercial Auto Liability	518,289	450,662	111,044	2,676,626	5.939	.246	.002
Private Passenger Auto Physical Damage	150,937	133,695	73,279	94,064	.704	.548	....
Commercial Auto Physical Damage	173,653	149,018	96,103	98,667	.662	.645	.002
Fidelity	402	1,390	....	49	.035	....	....
Surety	894	1,095	....	15	.014	....	....
Burglary and Theft	985	971	....	−76	−.078	....	....
Credit	18,918	18,918	21,651	59,986	3.171	1.144	.004
Totals	$ 7,823,827	$ 7,666,094	$ 5,767,421	$ 10,526,219	1.373	.752	
AUTO OWNERS							
Fire	$ 3,067,270	$ 2,946,986	$ 1,685,433	$ 1,682,089	.571	.572	.037
Allied Lines	300,137	291,156	193,010	194,695	.669	.663	.006
Homeowners Multiple Peril	5,820,518	5,516,689	4,710,507	4,856,673	.880	.854	.011
Commercial Multiple Peril	6,035,590	5,722,239	3,558,362	4,265,725	.745	.622	.017
Inland Marine	2,126,887	2,066,248	1,445,380	1,445,814	.700	.700	.016
All Other Accident and Health	4,879	4,805	39	133	.028	.008	....
Workers Compensation	5,258,715	5,493,200	3,415,414	2,486,800	.453	.622	.010
Other Liability	3,525,699	3,498,861	1,994,968	1,240,779	.355	.570	.014
Private Passenger Auto No-Fault (Personal Injury Protection)	3,714,873	3,580,950	2,577,405	2,989,651	.835	.720	.018
Other Private Passenger Auto-Liability	15,098,258	14,686,767	9,924,713	11,049,166	.752	.676	.017
Commercial Auto No-Fault (Personal Injury Protection)	742,471	731,220	317,052	395,410	.541	.434	.041
Other Commercial Auto Liability	5,129,825	5,013,288	5,535,641	5,240,185	1.045	1.104	.023
Private Passenger Auto Physical Damage	9,060,020	8,476,872	7,375,418	7,513,594	.886	.870	.015
Commercial Auto Physical Damage	3,349,515	3,218,671	2,109,044	2,094,029	.651	.655	.034
Fidelity	85,961	91,565	4,820	4,083	.045	.053	.005
Surety	743,736	64,041	640,455	903,329	1.405	.996	.011
Glass	17,952	17,052	5,748	7,002	.411	.337	.022
Burglary and Theft	56,601	62,962	15,783	12,191	.194	.251	.011
Mobile Home Mulitple Peril	463,451	487,329	239,790	237,695	.488	.492	.015
Totals	$ 64,622,358	$ 62,549,901	$ 45,748,982	$ 46,619,043	.745	.731	
AVCO CORPORATION							
Fire	$ 25,370	$ 74,537	$ 103,978	$ 79,025	1.060	1.395	....
Allied Lines	39,287	38,945	11,791	5,085	.131	.303	.001
Homeowners Multiple Peril	476,056	410,422	277,544	272,767	.665	.676	.001
Commercial Multiple Peril	267,246	338,733	236,024	275,064	.812	.697	.001
Inland Marine	623,694	553,709	7,006	4,339	.008	.013	.005
Other Liability	26,924	24,412	....	−2,628	−.108	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	175,485	59,034	5,681	2,801	.386	.096	.001
Other Private Passenger Auto-Liability	642,786	239,225	50,881	179,189	.749	.213	.001
Commercial Auto No-Fault (Personal Injury Protection)	9,092	8,064	2,952	4,005	.497	.366	....
Other Commercial Auto Liability	46,939	26,759	14,392	21,664	.810	.538	....
Private Passenger Auto Physical Damage	5,012,973	4,009,425	2,350,633	3,051,378	.761	.586	.008
Commercial Auto Physical Damage	1,140,725	965,151	424,089	507,282	.526	.439	.011
Fidelity	27,743	26,143	10,714	11,154	.427	.410	.002
Surety	171,066	197,980	−52,183	−52,834	−.267	−.264	.003
Totals	$ 8,685,386	$ 6,972,548	$ 3,443,502	$ 4,378,291	.628	.494	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
BERKSHIRE-HATHAWAY							
Commercial Multiple Peril	$ 139,823	$ 114,133	$ 36,646	$ 35,352	.310	.321	....
Medical Malpractice	169	40	....	13	.325	....	....
Other Liability	1,401,600	1,529,853	642,834	713,377	.466	.420	.006
Private Passenger Auto No-Fault (Personal Injury Protection)	957	475	502	10,021	21.097	1.057	....
Other Private Passenger Auto-Liability	69,184	71,571	32,587	5,831	.081	.455	....
Commercial Auto No-Fault (Personal Injury Protection)	394,930	422,246	131,238	156,537	.371	.311	.022
Other Commercial Auto Liability	2,161,617	2,226,406	2,402,996	1,940,500	.872	1.079	.010
Private Passenger Auto Physical Damage	1,925	3,695	5,158	2,059	.557	1.396	....
Commercial Auto Physical Damage	286,108	243,072	66,378	62,016	.255	.273	.003
Surety	525	339	....	-23,016	-67.894	....	....
Totals	$ 4,454,924	$ 4,610,880	$ 3,317,335	$ 2,870,960	.623	.719	
BITUMINOUS CASUALTY CORPORATION							
Fire	$ 409	$ 448	$	$ -200	-.446	....	....
Allied Lines	2,243	5,988	1,756	3,687	.616	.293	....
Homeowners Multiple Peril	46	106	....	-100	-.943	....	....
Commercial Multiple Peril	24,990	22,722	544	1,939	.085	.024	....
Inland Marine	2,409	2,520	....	300	.119	....	....
Workers Compensation	260,754	241,716	211,566	355,199	1.469	.875	.001
Other Liability	120,465	129,366	116,668	-57,504	-.445	.902	....
Private Passenger Auto No-Fault (Personal Injury Protection)	415	429	....	....	....	....	....
Other Private Passenger Auto-Liability	4,087	4,375	352	76	.017	.080	....
Commercial Auto No-Fault (Personal Injury Protection)	1,973	1,890	....	....	....	....	....
Other Commercial Auto Liability	39,210	40,293	4,940	2,401	.060	.123	....
Private Passenger Auto Physical Damage	2,908	3,256	221	221	.068	.068	....
Commercial Auto Physical Damage	20,557	19,999	19,852	20,820	1.041	.993	....
Totals	$ 480,466	$ 473,108	$ 355,899	$ 326,839	.691	.752	
CENTRAL MUTUAL INSURANCE							
Fire	$ 243,973	$ 201,102	$ 9,343	$ 116,005	.577	.046	.003
Allied Lines	60,336	64,822	54,086	60,915	.940	.834	.001
Farmowners Multiple Peril	....	14	....	....	....	....	....
Homeowners Multiple Peril	1,008,604	896,024	530,206	540,086	.603	.592	.002
Commercial Multiple Peril	1,210,456	1,092,722	553,831	746,972	.684	.507	.003
Inland Marine	163,194	134,476	110,589	124,995	.929	.822	.001
Medical Malpractice	3,118	2,856	3,000	-20,310	-7.111	1.050	....
Workers Compensation	623,466	620,311	141,742	200,194	.323	.229	.001
Other Liability	167,588	167,858	103,424	103,626	.617	.616	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	223,982	212,303	111,471	153,896	.725	.525	.001
Other Private Passenger Auto-Liability	969,262	880,143	358,880	489,933	.557	.408	.001
Commercial Auto No-Fault (Personal Injury Protection)	51,017	47,419	9,794	8,664	.183	.207	.003
Other Commercial Auto Liability	411,483	349,767	215,956	615,322	1.759	.617	.002
Private Passenger Auto Physical Damage	484,436	432,906	391,206	396,056	.915	.904	.001
Commercial Auto Physical Damage	209,870	177,261	100,280	99,209	.560	.566	.002
Fidelity	321	298	3,882	1,152	3.866	13.027	....
Surety	5,044	4,583	....	....	....	....	....
Glass	1,650	1,669	2,289	2,083	1.248	1.371	.002
Burglary and Theft	1,258	1,183	433	671	.567	.366	....
Boiler and Machinery	17	12	....	....	....	....	....
Totals	$ 5,839,075	$ 5,287,729	$ 2,700,412	$ 3,639,469	.688	.511	
CHRISTIANIA GENERAL							
Ocean Marine	$ 446,954	$ 462,408	$ 365,508	$ 614,125	1.328	.790	.008
Inland Marine	44,245	62,322	10,061	137,849	2.212	.161	....
Totals	$ 491,199	$ 524,730	$ 375,569	$ 751,974	1.433	.716	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
CHUBB AND SON INCORPORATED							
Fire	$ 462,289	$ 428,459	$ 86,170	$ 108,290	.253	.201	.006
Allied Lines	411,506	417,117	118,238	111,962	.268	.283	.008
Homeowners Multiple Peril	7,858,210	6,915,703	1,644,906	2,048,313	.296	.238	.015
Commercial Multiple Peril	8,277,573	8,161,769	4,054,224	5,595,503	.686	497	.023
Ocean Marine	2,192,091	2,130,806	784,193	680,079	.319	.368	.041
Inland Marine	3,824,999	3,673,026	2,271,230	1,618,550	.441	.618	.029
Medical Malpractice	1,918,511	1,752,947	2,915,026	6,029,832	3.440	1.663	.028
Earthquake	4,088	2,252	......	71	.032	......	.009
Group Accident and Health	481,726	456,496	222,707	208,774	.457	.488	.008
Other Accident Only	19,808	17,668	......	447	.025	......	.010
Workers Compensation	3,690,321	4,353,718	2,759,237	4,925,513	1.131	.634	.007
Other Liability	4,145,085	3,392,428	646,483	2,708,814	.798	.191	.017
Private Passenger Auto No-Fault (Personal Injury Protection)	285,852	270,700	148,529	245,191	.906	.549	.001
Other Private Passenger Auto-Liability	1,722,453	1,615,526	753,680	995,533	.616	.467	.002
Commercial Auto No-Fault (Personal Injury Protection)	111,218	119,392	17,713	35,745	.299	.148	.006
Other Commercial Auto Liability	1,947,576	2,024,500	3,248,904	2,300,923	1.137	1.605	.009
Private Passenger Auto Physical Damage	1,193,869	1,040,515	583,475	569,832	.548	.561	.002
Commercial Auto Physical Damage	946,041	902,444	433,176	428,391	.475	.480	.009
Aircraft (All Perils)	2,688,139	2,194,257	365,408	1,379,413	.629	.167	.113
Fidelity	3,298,276	2,392,575	1,218,120	1,330,364	.556	.509	.204
Surety	2,576,076	3,083,722	718,858	17,547	.006	.233	.038
Burglary and Theft	1,076,678	865,663	152,838	188,856	.218	.177	.218
Boiler and Machinery	480,413	491,287	109,995	58,838	.120	.224	.031
Credit	39,249	66,740	52,095	110,509	1.656	.781	.018
Totals	$ 49,702,047	$ 46,769,710	$ 23,305,205	$ 31,697,290	.678	.498	
CINCINNATI FINANCIAL CORPORATION							
Fire	$ 336,926	$ 296,171	$ 132,445	$ 1,445	.005	.447	.004
Allied Lines	181,484	160,356	101,654	99,706	.622	.634	.004
Homeowners Multiple Peril	2,889,648	2,472,094	2,549,712	2,685,020	1.086	1.031	.006
Commercial Multiple Peril	4,173,287	4,001,771	1,826,398	2,315,335	.579	.456	.012
Inland Marine	702,423	596,832	425,946	593,652	.995	.714	.005
Medical Malpractice	66,034	50,982	6,870	−2,429	−.048	.135	.001
All Other Accident and Health	1,135	1,135	......	......	......	......	......
Workers Compensation	1,984,996	1,910,023	1,002,078	1,183,884	.620	.525	.004
Other Liability	1,862,628	1,778,383	1,065,676	1,059,622	.596	.599	.006
Private Passenger Auto No-Fault (Personal Injury Protection)	555,584	492,324	236,012	347,627	.706	.479	.003
Other Private Passenger Auto-Liability	2,800,893	2,438,408	1,713,169	2,104,731	.863	.703	.003
Commercial Auto No-Fault (Personal Injury Protection)	104,829	91,760	26,914	14,785	.161	.293	.006
Other Commercial Auto Liability	1,047,221	933,124	545,530	765,510	.820	.585	.005
Private Passenger Auto Physical Damage	1,793,747	1,515,464	1,435,622	1,431,030	.944	.947	.003
Commercial Auto Physical Damage	705,328	624,618	343,873	343,492	.550	.551	.007
Fidelity	23,309	22,389	−487	−487	−.022	−.022	.001
Surety	260,375	197,654	28,201	−19,283	−.098	.143	.004
Glass	1,302	1,869	269	19	.010	.144	.002
Burglary and Theft	3,643	3,696	......	......	......	......	.001
Boiler and Machinery	42,042	40,597	......	......	......	......	.003
Totals	$ 19,536,834	$ 17,629,650	$ 11,439,882	$ 12,923,659	.733	.649	
CNA INSURANCE GROUP							
Fire	$ 542,947	$ 539,850	$ 244,057	$ −22,695	−.042	.452	.007
Allied Lines	646,665	604,556	273,328	225,414	.373	.452	.013
Homeowners Multiple Peril	2,683,814	2,375,039	1,696,064	2,376,091	1.000	.714	.005
Commercial Multiple Peril	8,648,798	7,983,509	7,965,697	7,693,886	.964	.998	.024
Ocean Marine	141,204	136,012	102,850	78,140	.575	.756	.003
Inland Marine	1,256,741	947,576	576,099	542,117	.572	.608	.010
Medical Malpractice	4,237,151	2,205,314	143,937	567,201	.257	.065	.062
Earthquake	450	312	......	−5	−.016	......	.001
Group Accident and Health	5,135,129	4,834,630	4,126,326	5,395,953	1.116	.853	.083
Collectively Renewable Accident and Health	1,849,928	1,336,057	1,714,311	1,124,180	.841	1.283	.578
Non-Cancellable Accident and Health	21,590	22,443	2,799	8,891	.396	.125	.015
Guaranteed Renewable Accident and Health	184,178	340,481	123,919	52,898	.155	.364	.009
Non-Renewable Stated Reasons Accident and Health	1,938,755	1,976,001	1,588,372	1,566,296	.793	.804	.435
Other Accident Only	100,317	103,554	82,740	52,571	.508	.799	.052
All Other Accident and Health	174,390	177,587	168,458	151,067	.851	.949	.014
Workers Compensation	7,297,221	9,494,453	13,958,157	18,706,529	1.970	1.470	.014
Other Liability	7,905,719	8,528,868	5,487,752	9,614,425	1.127	.643	.032
Private Passenger Auto No-Fault (Personal Injury Protection)	1,196,567	1,056,932	767,641	931,595	.881	.726	.006
Other Private Passenger Auto-Liability	5,825,391	5,062,594	3,766,376	5,545,630	1.095	.744	.006
Commercial Auto No-Fault (Personal Injury Protection)	262,867	319,668	133,554	218,607	684	.418	.014
Other Commercial Auto Liability	5,000,584	4,694,818	4,525,381	7,630,510	1.625	.964	.022
Private Passenger Auto Physical Damage	4,339,395	3,490,121	3,111,194	3,540,338	1.014	.891	.007
Commercial Auto Physical Damage	1,647,734	1,484,715	1,177,172	1,217,354	.820	.793	.016
Aircraft (All Perils)	201,642	201,642	48,252	55,369	.275	.239	.008
Fidelity	15,143	14,304	1,160	−5,558	−.389	.081	.001
Surety	2,476,015	2,751,908	149,437	368,281	134	.054	.036
Glass	6,513	5,524	5,449	6,094	1.103	.986	.008
Burglary and Theft	2,995	5,057	13,593	13,971	2.763	2.688	.001
Boiler and Machinery	157,243	141,782	78,183	107,889	.761	.551	.010
Credit	84,447	84,447	15,434	58,602	694	.183	.017
Totals	$ 63,981,533	$ 60,919,754	$ 52,047,692	$ 67,819,665	1.113	854	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
COLONIAL PENN							
Allied Lines	$ 14,947	$ 14,662	$ 1,341	$ 1,609	.110	.091	....
Homeowners Multiple Peril	4,666,657	4,472,221	2,516,581	2,158,880	.483	.563	.009
Group Accident and Health	9,363,529	8,504,709	9,241,880	63,892,632	.810	1.087	.151
Guaranteed Renewable Accident and Health	22,805	24,052	4,977	4,977	.207	.207	.001
Other Liability	72,995	60,023	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	4,626,405	4,452,401	3,485,268	4,065,042	.913	.783	.022
Other Private Passenger Auto-Liability	34,580,416	33,244,792	24,938,706	30,336,017	.913	.750	.038
Private Passenger Auto Physical Damage	16,279,726	15,931,631	10,001,389	9,602,375	.603	.628	.027
Totals	$ 69,627,480	$ 66,704,491	$ 50,190,142	$ 53,061,532	.795	.752	
COMMERCIAL UNION							
Fire	$ 395,795	$ 403,020	$ 78,253	$ 136,388	.338	.194	.005
Allied Lines	362,917	351,186	127,718	117,426	.334	.364	.007
Homeowners Multiple Peril	1,782,759	1,602,766	1,080,976	1,133,570	.707	.674	.004
Commercial Multiple Peril	2,764,906	2,861,215	1,293,065	1,755,657	.614	.452	.008
Ocean Marine	163,606	203,649	635,904	695,605	3.416	3.123	.003
Inland Marine	321,545	304,117	131,163	196,366	.646	.431	.002
Earthquake	50	46	....	1	.022	....	....
Group Accident and Health	342,548	279,458	195,679	203,306	.728	.700	.006
Guaranteed Renewable Accident and Health	8,770	8,819	36,158	51,282	5.815	4.100	....
Other Accident Only	142	142	435	506	3.563	3.063	....
All Other Accident and Health	688	726	810	592	.815	1.116	....
Workers Compensation	11,068,866	10,593,488	8,088,025	12,137,126	1.146	.763	.022
Other Liability	2,289,396	2,243,032	1,177,124	3,919,096	1.747	.525	.009
Private Passenger Auto No-Fault (Personal Injury Protection)	642,140	606,920	233,054	369,960	.610	.384	.003
Other Private Passenger Auto-Liability	2,801,701	2,503,634	1,372,005	1,557,808	.622	.548	.003
Commercial Auto No-Fault (Personal Injury Protection)	88,648	85,674	32,664	31,420	.367	.381	.005
Other Commercial Auto Liability	1,675,289	1,734,890	2,743,766	2,874,622	1.657	1.582	.008
Private Passenger Auto Physical Damage	1,665,083	1,409,333	1,085,360	1,122,622	.797	.770	.003
Commercial Auto Physical Damage	752,496	712,956	379,855	416,185	.584	.533	.008
Fidelity	41,271	34,737	36,497	8,865	.255	1.051	.003
Surety	118,544	97,759	2,589,360	1,944,518	19.891	26.487	.002
Glass	686	774	952	895	1.156	1.230	.001
Burglary and Theft	20,363	18,595	....	1,070	.056	....	.004
Boiler and Machinery	377,948	507,373	116,789	259,388	.511	.230	.024
Credit	38,818	38,818	47,081	133,738	3.445	1.213	.008
Totals	$ 27,724,975	$ 26,603,127	$ 21,478,061	$ 29,061,071	1.092	.807	
CONNECTICUT GENERAL							
Fire	$ 2,060,575	$ 2,273,695	$ 1,737,993	$ 1,351,316	.594	.764	.025
Allied Lines	1,617,299	1,496,039	1,342,839	1,354,406	.905	.898	.031
Farmowners Multiple Peril	988	416	293	361	.868	.704	....
Homeowners Multiple Peril	1,703,420	1,600,535	887,507	696,182	.435	.555	.003
Commercial Multiple Peril	16,542,077	11,337,865	11,384,207	12,986,680	1.145	1.004	.046
Ocean Marine	3,565,739	3,567,645	3,865,026	3,313,841	.929	1.083	.067
Inland Marine	2,671,186	2,534,778	2,442,982	2,065,870	.815	.964	.020
Medical Malpractice	6,200	6,086	....	36,299	5.964	....	....
Earthquake	48,999	29,689	....	1,736	.058	....	.111
Group Accident and Health	....	−195	....	227	−1.164	....	....
Other Accident Only	525	425	....	−124	−.292	....	....
All Other Accident and Health	849	784	....	2,285	2.915	....	....
Workers Compensation	10,139,598	12,299,796	7,645,506	7,975,711	.648	.622	.020
Other Liability	2,596,516	2,444,890	2,718,491	942,935	.386	1.112	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	222,055	208,872	155,591	147,039	.704	.745	.001
Other Private Passenger Auto-Liability	1,268,455	1,079,967	1,528,559	1,165,460	1.079	1.415	.001
Commercial Auto No-Fault (Personal Injury Protection)	108,763	133,275	87,724	9,663	.073	.658	.006
Other Commercial Auto Liability	2,559,247	2,014,628	2,397,360	3,656,911	1.815	1.190	.012
Private Passenger Auto Physical Damage	832,509	748,416	501,695	475,360	.635	.670	.001
Commercial Auto Physical Damage	1,037,127	1,043,640	806,684	773,547	.741	.773	.010
Aircraft (All Perils)	2,592,167	1,926,707	550,801	918,194	.477	.286	.109
Fidelity	165,132	221,683	67,599	62,307	.281	.305	.010
Surety	1,783,430	1,251,968	17,702	−25,029	−.020	.014	.026
Glass	7,279	9,558	4,743	1,509	.158	.496	.009
Burglary and Theft	75,718	95,403	46,263	43,500	.456	.485	.015
Boiler and Machinery	2,449	49,797	82,681	69,501	1.396	1.660	....
Credit	1,106	1,106	−4,273	−41,778	−37.774	−3.863	....
Crop Hail	28,148	28,148	8,597	836	.030	.305	.026
Totals	$ 51,637,556	$ 46,405,616	$ 38,276,570	$ 37,984,745	.819	.825	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
CONTINENTAL CORPORATION							
Fire	$ 1,703,742	$ 1,771,584	$ 475,427	$ 673,839	.380	.268	.021
Allied Lines	1,169,490	1,158,672	240,154	286,942	.248	.207	.023
Farmowners Multiple Peril	35,586	25,347	9,022	613	.024	.356	.005
Homeowners Multiple Peril	14,963,211	14,394,439	8,408,825	7,270,472	.505	.584	.029
Commercial Multiple Peril	12,503,131	12,707,583	5,912,942	6,330,993	.498	.465	.035
Ocean Marine	4,539,012	4,107,903	3,953,255	4,503,040	1.096	.962	.086
Inland Marine	3,231,541	3,107,258	2,077,252	2,366,686	.762	.669	.025
Medical Malpractice	30,891	37,883	91,715	-37,012	-.977	2.421	....
Earthquake	640	435	....	1	.002	....	.001
Group Accident and Health	1,350,120	1,244,710	2,163,117	3,494,840	2.808	1.738	.022
Collectively Renewable Accident and Health	367,211	383,227	283,480	340,526	.889	.740	.115
Guaranteed Renewable Accident and Health	5,234	5,332	21,400	614	.115	4.014	....
Other Accident Only	40,830	43,697	15,298	16,318	.373	.350	.021
All Other Accident and Health	3,356	3,101	6,493	6,043	1.949	2.094	....
Workers Compensation	13,637,989	13,564,425	10,850,704	9,742,164	.718	.800	.027
Other Liability	4,106,167	3,930,771	2,290,839	2,430,887	.618	.583	.017
Private Passenger Auto No-Fault (Personal Injury Protection)	1,750,894	1,780,104	1,578,554	1,372,617	.771	.887	.008
Other Private Passenger Auto-Liability	14,706,099	14,040,864	9,104,540	9,359,796	.667	.648	.016
Commercial Auto No-Fault (Personal Injury Protection)	515,469	505,769	223,052	364,247	.720	.441	.028
Other Commercial Auto Liability	3,482,782	3,380,829	2,520,638	3,431,240	1.015	.746	.016
Private Passenger Auto Physical Damage	7,850,740	7,451,672	6,896,109	6,899,946	.926	.925	.013
Commercial Auto Physical Damage	968,873	949,771	840,613	873,079	.919	.885	.010
Aircraft (All Perils)	207,597	202,313	110,897	-76,775	-.379	.548	.009
Fidelity	314,204	351,522	357,069	257,246	.732	1.016	.019
Surety	1,841,858	1,869,152	-67,290	47,419	.025	-.036	.027
Glass	12,144	9,530	2,396	2,380	.250	.251	.015
Burglary and Theft	33,584	37,895	5,993	11,334	.299	.158	.007
Boiler and Machinery	222,149	235,324	69,656	944,218	4.012	.296	.014
Credit	98,070	98,364	58,113	316,339	3.216	.591	.020
Title	4,570,948	4,194,897	253,499	110,624	.026	.060	.069
Totals	$ 94,283,502	$ 91,594,373	$ 58,753,762	$ 61,340,676	.670	.641	
CONTINENTAL GROUP							
Workers Compensation	$ 236,530	$ 371,691	$ 112,850	$ -5,596	-.015	.304	....
Other Liability	....	15	....	....	....	....	....
Commercial Auto No-Fault (Personal Injury Protection)	644	1,159	22,307	-27,720	-23.917	19.247	....
Other Commercial Auto Liability	1,246	8,958	....	-7,691	-.859	....	....
Commercial Auto Physical Damage	983	1,297	....	-4	-.003	....	....
Title	7,777,029	7,415,656	362,522	772,098	.104	.049	.117
Mortgage Guaranty	1,225,144	915,881	138,313	665,313	.726	.151	.050
Totals	$ 9,241,576	$ 8,714,657	$ 635,992	$ 1,396,390	.160	.073	
COTTON STATES							
Fire	$ 626,687	$ 662,786	$ 251,430	$ 239,792	.362	.379	.008
Allied Lines	632,145	627,299	188,551	190,078	.303	.301	.012
Farmowners Multiple Peril	910,938	852,680	722,665	573,643	.673	.848	.138
Homeowners Multiple Peril	2,368,767	1,977,350	2,091,365	2,200,991	1.113	1.058	.005
Commercial Multiple Peril	182,014	157,377	34,714	33,349	.212	.221	.001
Inland Marine	167,867	183,939	111,626	116,937	.636	.607	.001
Workers Compensation	608,951	708,268	601,729	518,718	.732	.850	.001
Other Liability	706,342	1,148,279	689,151	554,466	.483	.600	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	1,658,618	1,463,202	723,605	938,025	.641	.495	.008
Other Private Passenger Auto-Liability	5,426,788	4,682,950	2,341,016	2,878,028	.615	.500	.006
Commercial Auto No-Fault (Personal Injury Protection)	611,588	631,648	89,204	98,115	.155	.141	.033
Other Commercial Auto Liability	1,356,756	1,477,053	2,073,435	2,311,421	1.565	1.404	.006
Private Passenger Auto Physical Damage	3,210,111	2,655,071	2,483,196	2,568,441	.967	.935	.005
Commercial Auto Physical Damage	642,169	750,758	692,775	643,790	.858	.923	.006
Fidelity	22,625	25,244	19,636	43,854	1.737	.778	.001
Surety	77,065	194,571	1,271,502	1,271,458	6.535	6.535	.001
Glass	11,425	10,836	5,180	5,384	.497	.478	.014
Burglary and Theft	37,436	39,802	56,286	53,872	1.353	1.414	.008
Mobile Home Multiple Peril	72,072	63,183	35,568	35,686	.565	.563	.002
Totals	$ 19,330,364	$ 18,312,296	$ 14,482,634	$ 15,276,048	.834	.791	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
COVENANT							
Fire	$ 86,275	$ 81,430	$ 6,707	$ 25,457	313	082	.001
Allied Lines	125,169	121,285	23,120	19,549	161	191	.002
Homeowners Multiple Peril	1,447,921	1,476,336	570,217	607,084	.411	386	.003
Commercial Multiple Peril	190,339	504,424	80,268	74,118	.147	159	.001
Inland Marine	13,676	12,764	50,641	47,841	3.748	3.967	
Workers Compensation	346,497	187,414	31,841	78,854	421	.170	.001
Other Liability	44,065	32,810	63	4,863	.148	002	
Private Passenger Auto No-Fault (Personal Injury Protection)	24,443	11,362		8,140	716		
Other Private Passenger Auto-Liability	109,650	51,251	4,088	36,648	715	.080	
Commercial Auto No-Fault (Personal Injury Protection)	2,476	1,112					
Other Commercial Auto Liability	33,319	15,740	700	4,400	280	044	
Private Passenger Auto Physical Damage	81,322	23,545	11,017	21,417	.910	468	
Commercial Auto Physical Damage	8,487	2,440	7,322	2,022	829	3.001	
Totals	$ 2,513,539	$ 2,521,913	$ 785,984	$ 930,393	.369	.312	
CRUM AND FORSTER INSURANCE							
Fire	$ 1,671,460	$ 1,714,413	$ 589,570	$ 2,032,307	1.185	344	.020
Allied Lines	933,993	840,423	445,932	438,455	.522	.531	.018
Farmowners Multiple Peril		219		-91	.416		
Homeowners Multiple Peril	5,947,548	5,276,937	3,262,402	3,858,115	.731	.618	.012
Commercial Multiple Peril	6,546,992	6,054,124	4,470,018	4,234,611	.699	738	.018
Ocean Marine	1,512,352	1,735,516	1,469,234	967,433	.557	.847	.029
Inland Marine	3,544,063	3,048,429	1,392,870	2,714,991	.891	.457	.027
Medical Malpractice	7,043	4,780	776,393	533,823	111.678	162.425	
Earthquake	32	32		-1	-.031		
Other Accident Only		69		-28	.406		
All Other Accident and Health	72,611	72,625	60,200	65,009	.895	.829	.006
Workers Compensation	6,067,921	7,099,172	5,457,820	6,238,223	.879	.769	.012
Other Liability	12,038,041	12,200,618	7,317,476	17,915,680	1.468	.600	.049
Private Passenger Auto No-Fault (Personal Injury Protection)	350,358	296,461	302,353	357,521	1.206	1.020	.002
Other Private Passenger Auto-Liability	2,217,926	1,931,518	977,379	1,369,383	.709	.506	.002
Commercial Auto No-Fault (Personal Injury Protection)	72,368	91,452	45,511	20,017	.219	.498	.004
Other Commercial Auto Liability	2,276,330	2,372,538	2,447,309	3,474,735	1.465	1.032	.010
Private Passenger Auto Physical Damage	1,040,269	861,131	800,646	811,873	.943	.930	.002
Commercial Auto Physical Damage	705,448	787,678	628,024	655,719	.832	.797	.007
Aircraft (All Perils)	1,382,903	1,491,254	1,676,599	3,042,548	2.040	1.124	.058
Fidelity	722,239	668,350	316,094	229,809	.344	.473	.045
Surety	285,938	377,163	9,257	44,843	.119	.025	.004
Glass	2,316	2,719	2,570	3,005	1.105	.945	.003
Burglary and Theft	78,674	60,482	19,776	17,016	.281	.327	.016
Boiler and Machinery	54,580	54,580	52,666	70,572	1.293	.965	.004
Credit	32,697	32,697	42,852	130,024	3.977	1.311	.007
Totals	$ 47,564,302	$ 47,075,380	$ 32,562,951	$ 49,225,592	1.046	.692	
DRUM CORPORATION							
Fire	$ 188,821	$ 264,096	$ 4,124	$ -41,489	-.157	.016	.002
Allied Lines	177,148	178,122	8,250	461	.003	.046	.003
Homeowners Multiple Peril	554,230	391,306	85,127	102,049	.261	.218	.001
Commercial Multiple Peril	1,164,177	895,014	264,140	741,056	.828	.295	.003
Inland Marine	2,231,774	2,168,256	1,001,956	1,283,026	.592	.462	.017
Earthquake	9,253	8,439		-306	-.036		.021
Credit Accident and Health (Group and Individual)	1,446,177	1,446,177	801,302	598,962	.414	.554	.940
Guaranteed Renewable Accident and Health	3,797	3,713	1,333	1,342	.361	.359	
Workers Compensation	88,315	54,227		34,088	.629		
Other Liability	1,256,467	1,234,351	1,689,320	3,263,218	2.644	1.369	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	11,526	8,446	94	1,025	.121	.011	
Other Private Passenger Auto-Liability	191,337	155,259	15,387	45,362	.292	.099	
Commercial Auto No-Fault (Personal Injury Protection)	120,480	97,009	39	11,841	.122		.007
Other Commercial Auto Liability	1,264,542	917,456	113,443	1,269,526	1.384	.124	.006
Private Passenger Auto Physical Damage	151,978	139,957	40,306	42,668	.305	.288	
Commercial Auto Physical Damage	536,138	470,235	53,564	54,214	.115	.114	.005
Aircraft (All Perils)	591,321	651,788	652,157	828,675	1.271	1.307	.025
Fidelity		40		-50	-1.250		
Surety	116,661	124,508		36,353	.292		.002
Boiler and Machinery		24					
Mobile Home Multiple Peril	9,409,974	8,908,076	3,889,818	4,401,537	.494	.437	.300
Mobile Home Physical Damage	1,379,330	1,452,075	543,445	615,240	.424	.374	.040
Totals	$ 20,893,446	$ 19,568,574	$ 9,303,212	$ 13,223,395	.676	.475	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
ELECTRIC MUTUAL							
Fire	$ 2,331	$ 2,086	$	$	....	....	....
Allied Lines	8,865	8,599	1,291	1,291	.150	.150	....
Homeowners Multiple Peril	61,263	56,563	18,836	22,799	.403	.333	....
Ocean Marine	2,643	2,592	1,310	1,310	.505	.505	....
Inland Marine	5,258	4,703	3,461	3,461	.736	.736	....
Workers Compensation	1,363,308	1,363,308	776,429	1,020,508	.749	.570	.003
Other Liability	22,792	22,615	12,527	69,869	3.089	.554	....
Private Passenger Auto No-Fault (Personal Injury Protection)	78,450	79,847	55,741	84,101	1.053	.698	....
Other Private Passenger Auto-Liability	393,254	392,177	335,492	445,189	1.135	.855	....
Commercial Auto No-Fault (Personal Injury Protection)	29,876	31,382	3,074	−1,249	−.040	.098	.002
Other Commercial Auto Liability	730,261	733,200	118,770	391,128	.533	.162	.003
Private Passenger Auto Physical Damage	155,982	151,111	176,143	187,536	1.241	1.168	....
Commercial Auto Physical Damage	1,629	1,352	5	2	.001	.004	....
Totals	$ 2,855,932	$ 2,849,535	$ 1,503,079	$ 2,225,945	.781	.527	
EMPLOYERS INSURANCE OF WAUSAU							
Fire	$ 53,496	$ 53,644	$ 12,460	$ 5,757	.107	.232	.001
Allied Lines	68,220	69,370	6,729	12,721	.183	.097	.001
Homeowners Multiple Peril	165,341	130,420	40,495	48,315	.370	.310	....
Commercial Multiple Peril	4,678,521	4,441,699	1,717,831	2,765,146	.623	.387	.013
Ocean Marine	2,922,421	2,836,394	2,242,892	2,881,707	1.016	.791	.055
Inland Marine	169,909	189,817	277,166	418,050	2.202	1.460	.001
Earthquake	36	23	....	....	....	....	....
Group Accident and Health	1,037,394	1,037,636	1,752,112	1,810,050	1.744	1.689	.017
Workers Compensation	12,036,847	12,650,698	9,027,694	9,049,249	.715	.714	.024
Other Liability	3,139,131	3,323,541	1,281,788	2,034,728	.612	.386	.013
Private Passenger Auto No-Fault (Personal Injury Protection)	1,432,284	1,388,201	1,162,981	1,105,309	.796	.838	.007
Other Private Passenger Auto-Liability	6,740,506	6,268,637	5,190,973	6,237,109	.995	.828	.007
Commercial Auto No-Fault (Personal Injury Protection)	475,614	414,763	21,594	17,238	.042	.052	.026
Other Commercial Auto Liability	2,078,349	2,093,792	3,318,096	3,768,573	1.800	1.585	.009
Private Passenger Auto Physical Damage	3,513,799	3,223,283	2,920,129	3,098,381	.961	.906	.006
Commercial Auto Physical Damage	654,266	622,763	595,222	498,271	.800	.956	.007
Aircraft (All Perils)	44,858	44,858	6,910	14,747	.329	.154	.002
Fidelity	954,602	1,449,803	507,848	−61,072	−.042	.350	.059
Surety	400,882	408,107	12,063	35,841	.088	.030	.006
Glass	1,020	863	2,033	2,033	2.356	2.356	.001
Burglary and Theft	95,103	122,191	19,078	25,615	.210	.156	.019
Boiler and Machinery	381	5,656	....	....	....	....	....
Credit	42,941	25,441	8,936	30,136	1.185	.351	.009
Totals	$ 40,705,921	$ 40,801,600	$ 30,125,030	$ 33,797,904	.828	.738	
FARMERS INSURANCE							
Commercial Multiple Peril	$ 1,178,424	$ 1,018,073	$ 1,013,701	$ 1,861,801	1.829	.996	.003
Inland Marine	175,920	174,418	170,025	214,625	1.231	.975	.001
Workers Compensation	726,238	884,340	254,856	373,456	.422	.288	.001
Other Liability	36,195	125,940	5,719	74,719	.593	.045	....
Other Private Passenger Auto-Liability	576	−580	....	−200	.345	....	....
Other Commercial Auto Liability	679,460	620,799	954,449	1,004,295	1.618	1.537	.003
Private Passenger Auto Physical Damage	2,649	2,230	9,732	10,849	4.865	4.364	....
Commercial Auto Physical Damage	169,453	148,941	133,446	97,097	.652	.896	.002
Fidelity	−1	38	....	....	....	....	....
Surety	83	74	....	....	....	....	....
Totals	$ 2,972,997	$ 2,974,273	$ 2,541,928	$ 3,636,642	1.223	.855	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
FIREMANS FUND							
Fire	$ 1,982,659	$ 2,033,822	$ 1,478,782	$ 1,275,893	.627	.727	.024
Allied Lines	1,364,934	1,359,472	469,550	459,236	.338	.345	.027
Farmowners Multiple Peril	407	709	....	89	.126	....	....
Homeowners Multiple Peril	7,777,830	7,433,976	3,931,743	3,450,776	.464	.529	.015
Commercial Multiple Peril	14,757,280	14,316,303	11,532,324	10,603,417	.741	.806	.041
Ocean Marine	1,179,313	1,089,859	1,167,029	633,192	.581	1.071	.022
Inland Marine	3,695,764	3,406,230	2,076,168	2,082,205	.611	.610	.028
Medical Malpractice	24,964	68,102	....	32,580	.478	....	....
Earthquake	5,072	3,721	....	173	.046	....	.011
Group Accident and Health	282,617	279,276	898,802	-617,465	-2.211	3.218	.005
Guaranteed Renewable Accident and Health	10,917	9,984	44,523	45,790	4.586	4.459	.001
Other Accident Only	7,162	8,177	....	209	.026	....	.004
All Other Accident and Health	4,632	4,612	3,545	3,789	.822	.769	....
Workers Compensation	11,526,853	11,962,234	9,255,673	10,161,922	.850	.774	.023
Other Liability	4,250,392	4,137,223	1,102,359	1,691,546	.409	.266	.017
Private Passenger Auto No-Fault (Personal Injury Protection)	714,420	718,666	489,570	450,880	.627	.681	.003
Other Private Passenger Auto-Liability	3,226,961	3,243,961	2,978,880	3,222,061	.993	.918	.004
Commercial Auto No-Fault (Personal Injury Protection)	185,670	235,162	128,518	119,867	.510	.547	.010
Other Commercial Auto Liability	3,271,443	3,475,515	3,515,309	3,400,491	.978	1.011	.015
Private Passenger Auto Physical Damage	2,134,073	2,023,827	1,274,758	1,259,716	.622	.630	.004
Commercial Auto Physical Damage	960,293	861,896	979,934	971,076	1.127	1.137	.010
Aircraft (All Perils)	877,329	877,329	83,314	211,088	.241	.095	.037
Fidelity	292,590	253,511	36,591	286,789	1.131	.144	.018
Surety	5,636,939	3,122,025	884,559	-210,510	-.067	.283	.082
Bail Bonds	1,439	1,518	1,134	973	.641	.747	....
Glass	38,559	15,859	14,837	3,065	.193	.936	.048
Burglary and Theft	85,784	70,880	12,656	6,023	.085	.179	.017
Boiler and Machinery	115,384	115,650	108,619	145,551	1.259	.939	.007
Credit	35,295	35,295	50,218	174,703	4.950	1.423	.007
Totals	$ 64,446,975	$ 61,164,794	$ 42,519,395	$ 39,865,127	.652	.695	
FLORIDA FARM BUREAU							
Fire	$ 2,779,748	$ 2,888,374	$ 562,526	$ 761,223	.264	.195	.034
Allied Lines	1,110,662	1,119,482	623,924	631,224	.564	.557	.022
Farmowners Multiple Peril	4,098,537	4,171,343	3,012,889	3,179,262	.762	.722	.621
Homeowners Multiple Peril	11,112,548	10,833,065	9,633,777	11,431,667	1.055	.889	.022
Commercial Multiple Peril	4,658,450	4,648,011	1,798,667	2,383,006	.513	.387	.013
Inland Marine	3,593,791	3,624,801	1,822,813	1,696,261	.468	.503	.027
Group Accident and Health	48,961	48,441	53,600	53,600	1.107	1.107	.001
Workers Compensation	15,335,791	17,773,477	13,587,540	18,221,784	1.025	.764	.030
Other Liability	5,452,890	5,637,443	4,393,889	5,875,880	1.042	.779	.022
Private Passenger Auto No-Fault (Personal Injury Protection)	2,826,482	2,689,122	2,833,741	2,665,826	.991	1.054	.013
Other Private Passenger Auto-Liability	18,620,591	18,920,042	17,387,083	19,048,440	1.007	.919	.021
Commercial Auto No-Fault (Personal Injury Protection)	332,633	324,750	112,207	116,687	.359	.346	.018
Other Commercial Auto Liability	5,980,350	5,896,388	5,597,215	8,040,523	1.363	.949	.027
Private Passenger Auto Physical Damage	12,083,642	12,260,988	8,888,439	9,046,003	.738	.725	.020
Commercial Auto Physical Damage	2,731,409	2,866,994	1,632,185	1,602,293	.559	.569	.027
Surety	263,351	260,449	19,210	617,748	2.372	.074	.004
Glass	14,026	15,137	5,698	5,698	.376	.376	.018
Burglary and Theft	21,726	25,474	6,561	3,076	.121	.258	.004
Mobile Home Multiple Peril	1,550,835	1,467,618	1,174,503	-70,779	-.048	.800	.049
Crop Hail	1,062,930	1,062,930	1,295,437	1,295,437	1.219	1.219	.974
Totals	$ 93,679,353	$ 96,536,349	$ 74,441,904	$ 86,604,859	897	.771	
FOREMOST							
Commercial Multiple Peril	$ 157,037	$ 149,697	$ 40,798	$ 42,046	.281	.273	....
Inland Marine	27,123	34,542	159,955	40,156	1.163	4.631	....
Other Liability	887,142	848,205	662,829	39,788	.047	.781	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	219,286	195,103	46,381	19,365	.099	.238	.001
Other Private Passenger Auto-Liability	1,177,893	1,027,510	853,503	731,893	.712	.831	.001
Commercial Auto No-Fault (Personal Injury Protection)	3,735	3,596	652	-842	-.234	.181	....
Other Commercial Auto Liability	196,038	181,556	19,631	16,768	.092	.108	.001
Private Passenger Auto Physical Damage	3,175,316	2,933,588	1,514,355	1,616,298	.551	.516	.005
Commercial Auto Physical Damage	258,359	333,017	190,772	193,307	.580	.573	.003
Surety	....	966	....	-9	-.009	.000	.000
Credit	20,278	125,176	-542	8,526	.068	-.004	.004
Mortgage Guaranty	67,132	64,413	26,874	20,105	.312	.417	.003
Mobile Home Multiple Peril	33,519	37,358	22,340	16,785	.449	.598	.001
Mobile Home Physical Damage	14,462,872	13,527,544	5,784,579	5,632,233	.416	.428	.416
Totals	$ 20,685,730	$ 19,462,271	$ 10,606,223	$ 8,710,170	.448	.517	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
GENERAL ELECTRIC							
Fire	$ 13,277	$ 11,835	$ 147,190	$ 208,464	17.614	12.437	....
Allied Lines	5,905	3,312	4,185	-248	-.075	1.264	....
Homeowners Multiple Peril	778	420	....	40	.095	....	....
Commercial Multiple Peril	506,123	417,065	116,125	359,580	.862	.278	.001
Inland Marine	476,162	581,468	143,486	-377,501	-.649	.247	.004
Medical Malpractice	161	106	....	-52,037	-490.915	....	....
Workers Compensation	5,895	5,895	....	-12,093	-2.051	....	....
Other Liability	586,837	563,839	415,001	331,858	.589	.736	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	74,225	73,362	1,835	9,945	.136	.025	....
Other Private Passenger Auto-Liability	262,937	260,744	98,204	215,278	.826	.377	....
Commercial Auto No-Fault (Personal Injury Protection)	2,085	1,944	....	356	.183	....	....
Other Commercial Auto Liability	39,537	61,811	21,111	44,465	.719	.342	....
Private Passenger Auto Physical Damage	668,807	672,787	336,136	362,056	.538	.500	.001
Commercial Auto Physical Damage	11,432	25,510	19,680	25,718	1.008	.771	....
Aircraft (All Perils)	391,811	463,198	218,029	-250,621	-.541	.471	.016
Surety	67,310	78,732	11,512	13,158	.167	.146	.001
Mortgage Guaranty	150,794	112,706	16,930	38,499	.342	.150	.006
Mobile Home Multiple Peril	1,406,310	824,070	712,099	745,459	.905	.864	.045
Totals	$ 4,672,386	$ 4,158,804	$ 2,261,523	$ 1,662,376	.400	.544	
GENERAL ACCIDENT							
Fire	$ 519,573	$ 604,156	$ 252,507	$ 194,184	.321	.418	.006
Allied Lines	309,729	364,408	217,579	241,546	.663	.597	.006
Homeowners Multiple Peril	2,366,840	2,381,366	1,669,812	1,759,270	.739	.701	.005
Commercial Multiple Peril	1,915,632	1,905,120	1,146,034	1,024,033	.538	.602	.005
Inland Marine	439,353	454,063	181,206	173,399	.382	.399	.003
Earthquake	17	-34	....	-1	.029	....	....
Guaranteed Renewable Accident and Health	....	56	10,473	170	3.036	187.018	....
Other Accident Only	....	479	6,260	16,768	35.006	13.069	....
All Other Accident and Health	....	1,073	2,859	-1,124	-1.048	2.664	....
Workers Compensation	2,482,557	2,377,165	1,234,494	2,109,182	.887	.519	.005
Other Liability	2,008,539	1,797,402	482,978	1,102,695	.613	.269	.008
Private Passenger Auto No-Fault (Personal Injury Protection)	702,337	646,021	546,143	538,552	.834	.845	.003
Other Private Passenger Auto-Liability	4,124,107	3,768,242	2,721,251	2,617,815	.695	.722	.005
Commercial Auto No-Fault (Personal Injury Protection)	196,433	262,590	22,123	-12,032	-.046	.084	.011
Other Commercial Auto Liability	1,490,965	1,313,950	1,349,081	1,390,624	1.058	1.027	.007
Private Passenger Auto Physical Damage	2,229,759	1,954,934	1,757,985	1,834,647	.938	.899	.004
Commercial Auto Physical Damage	649,505	623,410	408,589	464,272	.745	.655	.007
Fidelity	66,258	10,556	4	7,636	.723	....	.004
Glass	1,983	2,234	....	-167	-.075	....	.002
Burglary and Theft	7,605	9,030	13,586	980	.109	1.505	.002
Boiler and Machinery	24,008	21,118	21,680	31,054	1.470	1.027	.002
Totals	$ 19,535,200	$ 18,497,339	$ 12,044,644	$ 13,493,503	.729	.651	
GENERAL REINSURANCE CORPORATION							
Fire	$ 1,485	$ 747	$	$	....	....	....
Medical Malpractice	45,550	23,167	....	40,000	1.727	....	.001
Workers Compensation	650,049	596,757	69,758	594,712	.997	.117	.001
Other Liability	23,350	20,191	....	-10,000	-.495	....	....
Other Commercial Auto Liability	247,779	171,540	127,068	682,068	3.97[illegible]	.741	.001
Totals	$ 968,213	$ 812,402	$ 196,826	$ 1,306,780	1.609	.242	
GEORGE WASHINGTON GROUP							
Fire	$ 42,532	$ 41,001	$ 41,822	$ 36,542	.891	1.020	.001
Allied Lines	14,081	13,564	7,629	7,629	.562	.562	....
Inland Marine	166,180	156,770	65,889	63,304	.404	.420	.001
Other Liability	319,186	394,809	166,460	21,865	.055	.422	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	102,570	171,533	60,766	28,097	.164	.354	....
Other Private Passenger Auto-Liability	59,155	59,017	36,758	57,304	.971	.623	....
Commercial Auto No-Fault (Personal Injury Protection)	101,979	138,342	60,821	58,684	.424	.440	.006
Other Commercial Auto Liability	883,101	857,724	672,213	697,355	.813	.784	.004
Private Passenger Auto Physical Damage	8,445	21,814	6,279	6,771	.310	.288	....
Commercial Auto Physical Damage	1,407,603	1,509,680	1,281,169	1,103,735	.731	.849	.014
Surety	179,487	194,808	20,518	-83,075	-.426	.105	.003
Mobile Home Multiple Peril	313,343	289,838	29,114	28,684	.099	.100	.010
Totals	$ 3,597,662	$ 3,848,900	$ 2,449,438	$ 2,026,895	.527	.636	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
GOVERNMENT EMPLOYEES							
Fire	$ 165,980	$ 172,556	$ 59,859	$ 60,341	.350	.346	.002
Allied Lines	99,625	98,130	58,841	59,470	.606	.600	.002
Homeowners Multiple Peril	2,710,223	3,044,201	1,497,677	1,779,750	.585	.492	.006
Ocean Marine	68,323	75,545	86,821	57,694	.764	1.149	.001
Inland Marine	429,390	444,195	423,204	420,722	.947	.953	.003
Credit Accident and Health (Group and Individual)	2,020	1,844	....	175	.095	....	.001
Other Liability	90,856	92,079	11,273	20,851	.226	.122	....
Private Passenger Auto No-Fault (Personal Injury Protection)	9,375,119	8,745,714	6,463,213	−287,594	−.033	.739	.044
Other Private Passenger Auto-Liability	34,885,178	33,651,011	25,241,620	27,667,556	.822	.750	.039
Commercial Auto No-Fault (Personal Injury Protection)	53,928	48,034	6,812	661	.014	.142	.003
Other Commercial Auto Liability	141,466	133,614	74,325	46,216	.346	.556	.001
Private Passenger Auto Physical Damage	21,941,207	20,989,492	15,113,834	14,997,933	.715	.720	.036
Commercial Auto Physical Damage	74,899	70,813	36,789	31,793	.449	.520	.001
Mobile Home Physical Damage	4,236	4,045	2,950	2,938	.726	.729	....
Totals	$ 70,042,450	$ 67,571,273	$ 49,077,018	$ 44,858,506	.664	.726	
GREYHOUND CORPORATION							
Credit	$ 71,962	$ 63,806	$ 6,107	$	....	.096	.015
Mortgage Guaranty	4,445,447	3,580,725	1,051,890	2,103,723	.588	.294	.181
Totals	$ 4,517,409	$ 3,644,531	$ 1,057,997	$ 2,103,723	.577	.290	
GUARDIAN ROYAL EXCHANGE							
Fire	$ 64,252	$ 59,860	$ 17,024	$ 12,845	.215	.284	.001
Allied Lines	54,830	54,592	26,220	24,885	.456	.480	.001
Homeowners Multiple Peril	524,503	513,604	234,526	238,046	.463	.457	.001
Commercial Multiple Peril	329,292	328,002	77,116	62,298	.190	.235	.001
Ocean Marine	135,989	134,771	163,987	−244,170	−1.812	1.217	.003
Inland Marine	169,877	178,428	170,363	123,697	.693	.955	.001
Earthquake	291	291	....	....	....	....	.001
Workers Compensation	56,047	83,935	30,145	59,903	.714	.359	....
Other Liability	−6,680	54,857	297,385	48,459	.883	5.421	....
Private Passenger Auto No-Fault (Personal Injury Protection)	35,784	32,903	24,137	36,366	1.105	.734	....
Other Private Passenger Auto-Liability	117,111	111,148	73,010	94,449	.850	.657	....
Commercial Auto No-Fault (Personal Injury Protection)	11,492	12,598	16,280	18,367	1.458	1.292	.001
Other Commercial Auto Liability	92,345	95,794	50,048	105,085	1.097	.522	
Private Passenger Auto Physical Damage	47,215	47,508	61,971	67,199	1.414	1.304	....
Commercial Auto Physical Damage	32,407	34,837	53,896	51,907	1.490	1.547	....
Glass	795	767	65	66	.086	.085	.001
Burglary and Theft	1,671	1,096	....	30	.027	....	....
Totals	$ 1,667,221	$ 1,744,991	$ 1,296,173	$ 699,432	.401	.743	
GULF AND WESTERN							
Fire	$ 164,163	$ 57,651	$ −10,238	$ 1,786	.031	−.178	.002
Allied Lines	93,417	28,124	3,715	7,709	.274	.132	.002
Homeowners Multiple Peril	1,143	1,290	....	−48	−.037	....	....
Commercial Multiple Peril	30,939	41,406	154,153	26,892	.649	3.723	....
Inland Marine	803,498	712,731	95,453	108,283	.152	.134	.006
Workers Compensation	20,470	16,491	−37,278	−57,787	−3.504	−2.261	.000
Other Liability	12,949	9,431	....	41,229	4.372	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	788	752	....	4	.005	....	....
Other Private Passenger Auto-Liability	2,367	2,146	6,413	−12,037	−5.609	2.988	....
Commercial Auto No-Fault (Personal Injury Protection)	203	187	....	−47	−.251	....	....
Other Commercial Auto Liability	6,112	3,806	28,970	−19,351	−5.084	7.612	....
Private Passenger Auto Physical Damage	120,525	117,925	63,569	58,910	.500	.539	....
Commercial Auto Physical Damage	385,641	285,306	356,018	371,849	1.303	1.248	.004
Burglary and Theft	....	5	....	....	....	....	....
Boiler and Machinery	4,936	4,299	4,782	6,396	1.488	1.112	....
Credit	286,857	400,988	182,906	176,886	.441	.456	.059
Mobile Home Multiple Peril	499,787	658,410	406,342	374,484	.569	.617	.016
Mobile Home Physical Damage	85,865	80,271	19,011	51,448	.641	.237	.002
Totals	$ 2,519,660	$ 2,421,219	$ 1,275,532	$ 1,137,808	.470	.527	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
GULF INSURANCE							
Fire	$ 350,577	$ 341,639	$ 416,598	$ 471,998	1.382	1.219	.004
Allied Lines	339,192	296,128	115,543	118,872	.401	.390	.007
Farmowners Multiple Peril	58	52	....	....	....	....	....
Homeowners Multiple Peril	952,602	859,789	504,424	469,806	.546	.587	.002
Commercial Multiple Peril	134,594	146,027	964,200	424,473	2.907	6.603	....
Inland Marine	362,433	326,888	216,267	196,608	.601	.662	.003
Medical Malpractice	256	390	....	−3,300	−8.462	....	....
Workers Compensation	1,756,491	1,678,636	882,610	1,436,626	.856	.526	.003
Other Liability	1,181,426	1,163,832	491,067	687,650	.591	.422	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	336,162	292,374	231,246	232,175	.794	.791	.002
Other Private Passenger Auto-Liability	1,175,140	1,071,059	801,777	812,602	.759	.749	.001
Commercial Auto No-Fault (Personal Injury Protection)	90,325	86,357	19,585	−27,299	−.316	.227	.005
Other Commercial Auto Liability	910,175	888,292	1,906,804	1,504,312	1.693	2.147	.004
Private Passenger Auto Physical Damage	808,596	845,784	731,152	710,367	.840	.864	.001
Commercial Auto Physical Damage	540,235	526,756	369,032	356,193	.676	.701	.005
Fidelity	11,667	9,389	....	1,000	.107	....	.001
Surety	123,615	103,156	4,411	5,510	.053	.043	.002
Glass	7,242	6,708	4,936	4,936	.736	.736	.009
Burglary and Theft	11,010	9,940	5,567	3,567	.359	.560	.002
Credit	875,517	821,320	350,924	585,468	.713	.427	.179
Mortgage Guaranty	108,181	110,191	37,279	24,912	.226	.338	.004
Totals	$ 10,075,494	$ 9,584,685	$ 8,085,224	$ 8,065,816	.842	.844	
HALLIBURTON GROUP							
Fire	$ 391,928	$ 395,208	$ 135,893	$ 172,964	.438	.344	.005
Allied Lines	564,645	515,229	32,582	25,945	.050	.063	.011
Homeowners Multiple Peril	1,578,279	1,582,362	579,190	672,916	.425	.366	.003
Commercial Multiple Peril	675,419	792,508	936,591	575,102	.726	1.182	.002
Ocean Marine	451,292	447,129	492,774	386,208	.864	1.102	.009
Inland Marine	123,412	123,931	4,662	−688	−.006	.038	.001
Workers Compensation	126,919	128,116	205,462	78,330	.611	1.604	....
Other Liability	356,226	350,452	462,663	317,950	.907	1.320	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	136	140	−302	−452	−3.229	−2.157	....
Private Passenger Auto-Liability	514	526	1,267	686	1.304	2.409	....
Commercial Auto No-Fault (Personal Injury Protection)	5,351	5,297	4,813	−3,107	−.587	.909	....
Other Commercial Auto Liability	167,809	162,058	140,616	85,606	.528	.868	.001
Private Passenger Auto Physical Damage	10	10	....	....	....	....	....
Commercial Auto Physical Damage	898	802	−57	61	.076	−.071	....
Surety	170,350	73,563	−35,000	−94,938	−1.291	−.476	.002
Totals	$ 4,613,188	$ 4,577,331	$ 2,961,154	$ 2,216,583	.484	.647	
HARTFORD							
Fire	$ 2,635,169	$ 2,393,417	$ 922,413	$ 954,040	.399	.385	.032
Allied Lines	1,322,942	1,321,781	482,539	502,828	.380	.365	.026
Farmowners Multiple Peril	13,396	15,388	1,173	1,432	.093	.076	.002
Homeowners Multiple Peril	9,350,878	9,129,432	4,841,789	4,506,073	.494	.530	.018
Commercial Multiple Peril	14,476,671	15,029,549	10,341,164	9,342,751	.622	.688	.040
Ocean Marine	1,248,630	1,303,577	1,127,986	3,183,744	2.442	.865	.024
Inland Marine	2,584,733	2,516,351	1,613,502	1,862,617	.740	.641	.020
Medical Malpractice	790,451	370,742	701,152	551,204	1.487	1.891	.012
Earthquake	1,345	4,334	....	....	....	....	.003
Group Accident and Health	10,977,826	10,914,693	9,026,460	7,152,381	.655	.827	.177
Collectively Renewable Accident and Health	316,017	331,585	141,632	227,284	.685	.427	.099
Guaranteed Renewable Accident and Health	14,731	15,421	21,702	16,500	1.070	1.407	.001
Non-Renewable State Reasons Accident and Health	1,281	1,299	2,034	−9,911	−7.630	1.566	....
Other Accident Only	22,944	23,548	16,543	18,154	.771	.703	.012
All Other Accident and Health	6,431	6,569	1,864	−2,423	−.369	.284	.001
Workers Compensation	13,596,689	17,093,599	14,782,743	12,300,750	.720	.865	.027
Other Liability	8,814,932	8,872,879	4,293,110	10,389,474	1.171	.484	.036
Private Passenger Auto No-Fault (Personal Injury Protection)	1,358,164	1,301,411	1,116,701	1,217,691	.936	.858	.006
Other Private Passenger Auto-Liability	9,305,249	9,494,725	4,909,452	6,425,766	.677	.517	.010
Commercial Auto No-Fault (Personal Injury Protection)	395,831	494,714	152,461	118,760	.240	.308	.022
Other Commercial Auto Liability	8,289,370	8,293,849	7,612,924	11,136,509	1.343	.918	.037
Private Passenger Auto Physical Damage	4,740,674	4,689,002	3,428,419	3,409,138	.727	.731	.006
Commercial Auto Physical Damage	2,227,771	2,314,723	1,552,066	1,319,965	.570	.671	.022
Aircraft (All Perils)	933,826	933,826	1,437,772	−2,067,153	−2.214	1.540	.039
Fidelity	530,447	436,946	72,889	125,263	.287	.167	.033
Surety	933,729	916,310	29,084	21,456	.023	.032	.014
Glass	13,451	15,293	6,867	9,825	.642	.449	.017
Burglary and Theft	170,060	119,449	2,688	8,595	.072	.023	.034
Boiler and Machinery	104,883	87,596	89,355	118,325	1.351	1.020	.007
Credit	40,093	40,093	....	....	....	....	.008
Totals	$ 95,218,834	$ 98,482,101	$ 68,728,524	$ 72,841,038	.740	.698	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insuror expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
HOME INSURANCE							
Fire	$ 805,190	$ 854,246	$ 312,953	$ 343,699	.402	.366	.010
Allied Lines	437,814	444,015	341,093	376,848	.849	.768	.009
Homeowners Multiple Peril	890,719	845,749	568,888	474,347	.561	.696	.002
Commercial Multiple Peril	6,478,460	6,669,608	4,695,889	5,199,941	.780	.704	.018
Ocean Marine	578,764	682,457	463,684	444,756	.652	.679	.011
Inland Marine	946,417	965,969	1,343,533	1,128,462	1.168	1.391	.007
Medical Malpractice	927	2,313	....	1,500	.649	....	....
Earthquake	151	228	....	....	....	....	....
Group Accident and Health	803,552	881,029	390,388	669,224	.760	.443	.013
Other Accident Only	2,866	3,120	329	111	.036	.105	.001
All Other Accident and Health	....	5	....	....	....	....	....
Workers Compensation	12,837,981	13,107,927	7,274,474	5,444,519	.415	.555	.025
Other Liability	6,781,418	6,280,106	1,889,602	5,064,960	.807	.301	.028
Private Passenger Auto No-Fault (Personal Injury Protection)	331,391	313,171	212,458	288,132	.920	.678	.002
Other Private Passenger Auto-Liability	1,384,457	1,309,423	948,106	1,115,973	.852	.724	.002
Commercial Auto No-Fault (Personal Injury Protection)	156,255	169,961	47,624	27,478	.162	.280	.009
Other Commercial Auto Liability	4,853,223	4,949,773	5,692,191	6,254,990	1.264	1.150	.022
Private Passenger Auto Physical Damage	957,694	868,998	627,810	629,414	.724	.722	.002
Commercial Auto Physical Damage	1,505,224	1,532,653	1,260,224	1,128,925	.737	.822	.015
Fidelity	33,816	38,779	46,620	138,050	3.560	1.202	.002
Surety	2,682,635	3,075,474	3,173,875	5,732,051	1.864	1.032	.039
Glass	2,247	3,129	1,524	1,524	.487	.487	.003
Burglary and Theft	10,059	19,688	5,226	46,775	2.376	.265	.002
Boiler and Machinery	547,774	519,176	779,589	181,644	.350	1.502	.035
Totals	$ 43,029,034	$ 43,536,997	$ 30,096,080	$ 34,693,182	.797	.691	
I N A							
Fire	$ 791,609	$ 930,337	$ 413,750	$ 435,973	.469	.445	.010
Allied Lines	515,392	591,642	208,572	188,590	.319	.353	.010
Farmowners Multiple Peril	929,546	867,402	445,855	20,522	.024	.514	.141
Homeowners Multiple Peril	6,610,356	6,401,136	3,944,047	3,454,249	.540	.616	.013
Commercial Multiple Peril	15,996,582	16,882,647	13,948,113	11,124,459	.659	.826	.045
Ocean Marine	6,304,761	5,769,103	2,468,009	3,374,997	.585	.428	.119
Inland Marine	3,103,405	3,376,994	2,132,735	3,341,890	.990	.632	.024
Medical Malpractice	1,101,925	839,299	225,031	201,980	.241	.268	.016
Earthquake	80	77	....	....	....	....	....
Group Accident and Health	226,065	219,929	1,680,880	1,665,727	7.574	7.643	.004
Other Accident Only	742	759	....	−1,003	−1.321	....	....
Workers Compensation	22,654,756	24,879,511	17,018,725	19,919,608	.801	.684	.045
Other Liability	9,550,054	7,773,461	3,583,329	3,678,322	.473	.461	.039
Private Passenger Auto No-Fault (Personal Injury Protection)	1,581,363	1,409,891	929,783	985,186	.699	.659	.007
Other Private Passenger Auto-Liability	5,826,471	5,887,915	3,766,395	3,550,661	.603	.640	.006
Commercial Auto No-Fault (Personal Injury Protection)	1,417,533	1,446,484	1,413,327	748,573	.518	.977	.077
Other Commercial Auto Liability	10,351,983	9,967,339	5,866,919	8,319,914	.835	.589	.047
Private Passenger Auto Physical Damage	4,240,482	3,667,966	3,828,244	4,324,959	1.179	1.044	.007
Commercial Auto Physical Damage	3,505,413	3,377,202	2,274,944	2,374,224	.703	.674	.035
Aircraft (All Perils)	728,045	801,112	424,007	−168,709	−.211	.529	.031
Fidelity	536,222	696,901	−5,009	3,445,743	4.944	−.007	.033
Surety	2,364,361	2,081,723	2,458,673	2,241,825	1.077	1.181	.035
Glass	8,261	11,836	4,556	4,804	.406	.385	.010
Burglary and Theft	170,955	189,190	91,310	695,016	3.674	.483	.035
Boiler and Machinery	69,831	69,831	67,382	95,612	1.369	.965	.005
Credit	22,473	22,473	149,441	399,850	17.792	6.650	.005
Totals	$ 98,608,666	$ 98,162,180	$ 67,339,018	$ 74,422,972	.758	.686	
INDEPENDENT LIFE AND ACCIDENT							
Fire	$ 3,259,016	$ 3,327,088	$ 1,921,262	$ 2,541,300	.764	.577	.040
Allied Lines	1,465,091	1,463,441	589,491	595,543	.407	.403	.029
Homeowners Multiple Peril	10,219,736	10,070,858	6,478,091	5,613,535	.557	.643	.020
Commercial Multiple Peril	901,832	1,005,356	741,333	909,024	.904	.737	.003
Inland Marine	233,009	239,756	238,306	234,828	.979	.994	.002
Other Liability	262,106	267,947	150,779	32,146	.120	.563	.001
Aircraft (All Perils)	−145	−145	32,762	−44,238	305.090	−225.945	....
Fidelity	240,751	240,751	185,774	200,618	.833	.772	.015
Industrial Fire	3,003,173	2,988,575	1,095,273	1,081,575	.362	.366	.696
Industrial Extended Coverage	571,918	568,184	272,274	272,466	.480	.479	.559
Mobile Home Multiple Peril	29,230	4,183	....	2,483	.594	....	.001
Totals	$ 20,185,717	$ 20,175,994	$ 11,705,345	$ 11,439,280	.567	.580	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
INDIANA GROUP INCORPORATED							
Fire	$ 448,866	$ 447,728	$ 153,851	$ 128,764	.288	.344	.005
Allied Lines	542,244	517,365	97,063	85,896	.166	.188	.011
Homeowners Multiple Peril	3,888,714	3,657,587	1,667,411	1,760,987	.481	.456	.008
Commercial Multiple Peril	2,035,808	2,010,741	1,536,299	1,676,371	.834	.764	.006
Inland Marine	38,246	47,758	23,716	42,745	.895	.497	....
Workers Compensation	789,227	938,408	785,567	865,714	.923	.837	.002
Other Liability	1,153,235	1,210,348	875,052	1,137,661	.940	.723	.005
Private Passenger Auto No-Fault (Personal Injury Protection)	143,858	147,268	139,478	144,438	.981	.947	.001
Other Private Passenger Auto-Liability	539,045	549,536	498,350	490,695	.893	.907	.001
Commercial Auto No-Fault (Personal Injury Protection)	110,277	115,973	39,627	14,569	.126	.342	.006
Other Commercial Auto Liability	1,185,885	1,284,404	921,802	1,026,903	.800	.718	.005
Private Passenger Auto Physical Damage	368,266	372,315	344,100	304,561	.818	.924	.001
Commercial Auto Physical Damage	502,804	508,949	334,318	273,808	.538	.657	.005
Fidelity	83	83	....	12	.145	....	....
Surety	1,955	5,532	....	−210	−.038	....	....
Glass	1,671	2,437	5,247	4,947	2.030	2.153	.002
Burglary and Theft	1,200	1,917	....	−400	−.209	....	....
Totals	$ 11,751,384	$ 11,818,349	$ 7,421,881	$ 7,957,456	.673	.628	
INTEGON							
Homeowners Multiple Peril	$ 989,261	$ 1,057,638	$ 304,331	$ 342,507	.324	.288	.002
Commercial Multiple Peril	25,940	25,154	6,776	10,215	.406	.269	....
Inland Marine	8,478	7,900	654	−17,048	−2.158	.083	....
Workers Compensation	751,132	473,358	161,360	328,774	.695	.341	.001
Other Liability	575	618	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	−103	−103	22,307	32,868	−319.107	−216.573	....
Commercial Auto No-Fault (Personal Injury Protection)	79	102	1,745	2,167	21.245	17.108	....
Other Commercial Auto Liability	−14,460	−14,714	55,000	−71,545	4.862	−3.738	....
Private Passenger Auto Physical Damage	−2,568	−2,568	−15,693	−34,303	13.358	6.111	....
Commercial Auto Physical Damage	1,158,279	799,161	174,094	200,670	.251	.218	.012
Surety	174,843	222,892	251,828	370,685	1.663	1.130	.003
Credit	13,794	12,422	....	1,198	.096	....	.003
Totals	$ 3,105,250	$ 2,581,860	$ 962,402	$ 1,166,188	.452	.373	
INTERFINANCIAL INCORPORATED							
Fire	$ 175,769	$ 201,522	$ 74,844	$ 90,644	.450	.371	.002
Allied Lines	310,713	331,078	38,967	32,731	.099	.118	.006
Homeowners Multiple Peril	1,382,489	1,694,721	1,062,898	770,196	.454	.627	.003
Inland Marine	1,392,121	1,529,670	248,303	238,091	.156	.162	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	1,677,430	1,597,904	1,300,497	1,419,160	.888	.814	.008
Other Private Passenger Auto-Liability	5,497,615	5,612,283	3,374,544	3,926,210	.700	.601	.006
Commercial Auto No-Fault (Personal Injury Protection)	−151,304	−114,969	−6,412	−38,597	.336	.056	−.008
Other Commercial Auto Liability	−417,697	−318,547	−29,404	−217,477	.683	.092	−.002
Private Passenger Auto Physical Damage	8,642,597	5,726,581	3,670,705	3,846,871	.672	.641	.014
Commercial Auto Physical Damage	279,206	280,641	203,314	191,820	.684	.724	.003
Surety	....	77	....	....	....	....	....
Credit	−25,284	125,972	1,156	−37	....	.009	−.005
Title	....	1,170	....	....	....	....	....
Livestock	15,561	17,670	5,658	5,658	.320	.320	.004
Mobile Home Multiple Peril	1,623	410	....	....	....	....	....
Totals	$ 18,780,839	$ 16,686,183	$ 9,945,070	$ 10,265,270	.615	.596	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
KEMPER INSURANCE COMPANY							
Fire	$ 359,159	$ 380,055	$ 26,177	$ 8,487	.022	.069	.004
Allied Lines	394,476	397,266	62,497	19,714	.050	.157	.008
Homeowners Multiple Peril	4,266,514	4,375,022	2,725,015	2,741,680	.627	.623	.008
Commercial Multiple Peril	5,102,918	5,364,473	3,453,569	1,891,999	.353	.644	.014
Ocean Marine	112,270	109,581	81,144	65,282	.596	.740	.002
Inland Marine	1,010,670	1,034,000	915,083	636,647	.616	.885	.008
Group Accident and Health	2,771,583	2,741,050	1,667,599	1,769,634	.646	.608	.045
Guaranteed Renewable Accident and Health	3,467,239	2,767,487	1,285,367	2,593,839	.937	.464	.165
Other Accident Only	245,694	240,181	71,604	1,337	.006	.298	.127
All Other Accident and Health	2,128,984	1,965,967	947,638	1,184,158	.602	.482	.169
Workers Compensation	18,582,002	18,722,487	9,625,743	9,705,241	.518	.514	.037
Other Liability	3,319,779	3,203,979	14,204,096	13,352,990	4.168	4.433	.014
Private Passenger Auto No-Fault (Personal Injury Protection)	1,613,957	1,756,952	1,613,082	1,222,467	.696	.918	.008
Other Private Passenger Auto-Liability	6,904,380	7,534,844	7,307,268	8,667,520	1.150	.970	.008
Commercial Auto No-Fault (Personal Injury Protection)	188,908	224,376	75,313	82,410	.367	.336	.010
Other Commercial Auto Liability	2,876,680	3,005,907	1,824,469	2,990,769	.995	.607	.013
Private Passenger Auto Physical Damage	4,613,296	4,749,618	2,859,662	2,771,044	.583	.602	.008
Commercial Auto Physical Damage	859,636	875,733	586,538	564,084	.644	.670	.009
Aircraft (All Perils)	89,276	89,276	....	....	....	....	.004
Fidelity	30,851	42,277	15,519	14,096	.333	.367	.002
Surety	1,115,531	1,282,811	−53,870	−112,933	−.088	−.042	.016
Glass	1,406	1,720	1,323	1,033	.601	.769	.002
Burglary and Theft	24,480	27,358	1,449	354	.013	.053	.005
Boiler and Machinery	937,420	1,033,269	269,647	313,347	.303	.261	.061
Credit	18,124	15,406	2,112	6,942	.451	.137	.004
Mobile Home Multiple Peril	80	80	....	....	....	....	....
Mobile Home Physical Damage	12,664	12,664	1,007	1,007	.080	.080	....
Totals	$ 61,047,977	$ 61,953,839	$ 49,569,051	$ 50,493,148	.815	.800	
LAWYERS TITLE GUARANTY							
Title	$ 7,110,381	$ 5,215,196	$ 660,352	$ 385,757	.074	.127	.107
Totals	$ 7,110,381	$ 5,215,196	$ 660,352	$ 385,757	.074	.127	
LIBERTY MUTUAL							
Fire	$ 365,934	$ 364,500	$ −163,589	−98,490	−.270	−.449	.004
Allied Lines	495,793	497,329	184,641	110,636	.222	.371	.010
Homeowners Multiple Peril	6,571,401	6,096,621	3,668,681	3,670,754	.602	.602	.013
Commercial Multiple Peril	4,440,586	4,214,700	2,774,846	4,023,582	.955	.658	.011
Ocean Marine	211,759	223,200	268,985	189,842	.851	1.205	.004
Inland Marine	1,623,329	1,529,489	1,276,078	1,510,507	.988	.834	.012
Earthquake	431	205	....	....	....	....	.001
Group Accident and Health	13,091	13,091	148,663	143,861	10.989	11.356	....
Collectively Renewable Accident and Health	193,927	182,330	177,910	194,700	1.068	.976	.061
Non-Cancellable Accident and Health	−40	−40	....	....	....	....	....
Guaranteed Renewable Accident and Health	498	580	4,161	4,161	7.174	7.174	....
All Other Accident and Health	65,194	64,729	56,677	48,112	.743	.876	.005
Workers Compensation	35,873,942	40,702,323	29,627,595	43,063,093	1.058	.728	.071
Other Liability	7,313,844	7,150,052	7,031,689	12,486,911	1.746	.983	.030
Private Passenger Auto No-Fault (Personal Injury Protection)	2,617,895	2,335,143	3,154,272	3,487,625	1.494	1.351	.012
Other Private Passenger Auto-Liability	18,564,427	18,028,287	17,737,084	18,476,899	1.025	.984	.021
Commercial Auto No-Fault (Personal Injury Protection)	287,970	317,370	400,111	62,530	.197	1.261	.016
Other Commercial Auto Liability	9,560,301	9,775,003	13,720,950	17,942,791	1.836	1.404	.043
Private Passenger Auto Physical Damage	11,075,480	9,829,085	8,342,858	8,424,657	.857	.849	.018
Commercial Auto Physical Damage	2,797,783	2,797,583	2,561,312	2,665,489	.953	.916	.028
Aircraft (All Perils)	59,901	59,252	17,813	12,935	.218	.301	.003
Fidelity	70,627	62,819	−4,932	−8,465	−.135	−.079	.004
Surety	52,236	40,011	−974	−227	−.006	−.024	.001
Glass	9,698	8,717	7,923	4,709	.540	.909	.012
Burglary and Theft	94,410	103,278	67,824	56,783	.550	.657	.019
Boiler and Machinery	1,542	944	....	....	....	....	....
Credit	64,087	64,087	63,362	243,017	3.792	.989	.013
Totals	$ 102,026,046	$ 104,460,688	$ 91,123,940	$ 116,716,412	1.117	.872	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
LINCOLN NATIONAL							
Fire	$ 900,094	$ 881,903	$ 358,288	$ 521,593	.591	.406	.011
Allied Lines	753,774	717,076	453,789	426,101	.594	.633	.015
Homeowners Multiple Peril	5,593,832	5,216,201	4,365,118	4,331,797	.830	.837	.011
Commercial Multiple Peril	7,374,003	6,719,285	3,446,358	4,798,964	.714	.513	.021
Inland Marine	1,394,873	1,281,962	946,453	947,637	.739	.738	.011
Medical Malpractice	488	641	6,939	−18,060	−28.175	10.825	....
Earthquake	37	37	....	....	....	....	....
Guaranteed Renewable Accident and Health	2,264,614	2,025,995	1,376,024	1,676,907	.828	.679	.108
All Other Accident and Health	118,874	119,831	114,842	132,962	1.110	.958	.009
Workers Compensation	2,666,747	2,712,034	1,738,136	2,334,039	.861	.641	.005
Other Liability	2,715,775	2,537,897	997,294	1,121,115	.442	.393	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	900,563	860,994	832,131	995,625	1.156	.966	.004
Other Private Passenger Auto-Liability	5,157,861	5,033,596	3,542,619	4,322,190	.859	.704	.006
Commercial Auto No-Fault (Personal Injury Protection)	473,042	462,985	159,671	206,027	.445	.345	.026
Other Commercial Auto Liability	4,502,559	3,970,996	3,291,414	5,325,450	1.341	.829	.020
Private Passenger Auto Physical Damage	2,986,649	2,730,126	2,695,339	2,741,432	1.004	.987	.005
Commercial Auto Physical Damage	2,292,940	2,123,926	1,810,172	1,844,144	.868	.852	.023
Aircraft (All Perils)	42,674	42,674	12,737	12,737	.298	.298	.002
Fidelity	35,769	33,202	−900	16,500	.497	−.027	.002
Surety	104,954	81,476	1,593	−1,906	−.023	.020	.002
Glass	10,181	10,291	7,715	−10,420	−1.013	.750	.013
Burglary and Theft	28,829	28,691	18,264	−1,030	−.036	.637	.006
Title	11,331,710	10,855,658	587,249	1,080,565	.100	.054	.171
Totals	$ 51,650,842	$ 48,447,477	$ 26,761,245	$ 32,804,369	.677	.552	
LYNN GROUP							
Fire	$ 1,516,217	$ 1,008,621	$ 560,847	$ 149,264	.148	.556	.018
Allied Lines	784,361	532,617	111,890	133,567	.251	.210	.015
Homeowners Multiple Peril	512	2,202	9,372	9,377	4.258	4.256	....
Inland Marine	127,159	87,215	25,626	8,980	.103	.294	.001
Earthquake	82	82	....	−3	−.037	....	....
Workers Compensation	1,463,068	1,473,372	901,488	1,125,699	.764	.612	.003
Other Liability	71,182	71,182	30,381	−15,357	−.216	.427	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,787	2,881	205	· 239	.083	.071	....
Other Private Passenger Auto-Liability	51,286	56,720	137,416	122,573	2.161	2.423	....
Commercial Auto No-Fault (Personal Injury Protection)	72,122	72,122	48,216	1,755	.024	.669	.004
Other Commercial Auto Liability	1,869,045	1,869,045	1,090,574	983,889	.526	.583	.008
Private Passenger Auto Physical Damage	31,691	38,003	34,451	25,510	.671	.907	....
Commercial Auto Physical Damage	1,113,196	1,113,196	760,371	669,665	.602	.683	.011
Fidelity	101,703	94,457	33,781	−4,030	−.043	.358	.006
Surety	48,685	27,170	572	11,955	.440	.021	.001
Glass	25,390	24,549	11,538	11,460	.467	.470	.032
Burglary and Theft	153,692	153,692	126,875	158,902	1.034	.826	.031
Totals	$ 7,432,178	$ 6,627,126	$ 3,883,603	$ 3,393,445	.512	586	
MAC ARTHUR GROUP							
Group Accident and Health	$ 15,045	$ 15,341	$	−211	−.014	....	....
Non-Cancellable Accident and Health	6,038	8,464	4,100	3,527	.417	.484	.004
Guaranteed Renewable Accident and Health	2,316,273	1,958,012	1,327,896	1,479,069	.755	.678	.110
Surety	8,744	8,565	....	....	....	....	....
Title	64,485	61,935	....	....	....	....	.001
Totals	$ 2,410,585	$ 2,052,317	$ 1,330,788	$ 1,491,885	.727	.648	
MCMILLEN GROUP							
Fire	$ 518,235	$ 559,486	$ 558,305	$ 470,481	.841	.998	.006
Allied Lines	298,441	331,957	162,516	163,904	.494	.490	.006
Farmowners Multiple Peril	2,304	758	....	....	....	....	....
Homeowners Multiple Peril	1,664,211	2,093,908	1,479,650	1,496,442	.715	.707	.003
Commercial Multiple Peril	2,235,816	2,113,441	2,022,341	1,680,882	.795	.957	.006
Ocean Marine	−2,585	−501	989,540	258,793	−516.553	−975.130	....
Inland Marine	86,640	102,835	57,758	74,585	.725	.562	.001
Workers Compensation	6,083,096	7,882,201	6,434,490	7,972,719	1.011	.816	.012
Other Liability	331,934	323,247	68,847	323	.001	.213	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	1,302	7,079	38,995	23,000	3.249	5.509	....
Other Private Passenger Auto-Liability	12,185	96,379	84,782	−5,149	−.053	.880	....
Commercial Auto No-Fault (Personal Injury Protection)	68,146	47,887	69,814	98,255	2.052	1.458	.004
Other Commercial Auto Liability	1,109,709	1,010,209	856,892	1,260,085	1.247	.848	.005
Private Passenger Auto Physical Damage	2,577,432	2,030,268	1,026,404	927,931	.457	.506	.004
Commercial Auto Physical Damage	423,005	315,669	208,354	190,040	.602	660	.004
Surety	420	826	....	3	.004	....	....
Glass	567	791	252	252	.319	.319	.001
Burglary and Theft	341	398	....	....	....	....	....
Industrial Fire	871,730	934,084	312,968	337,667	.361	.335	.202
Industrial Extended Coverage	405,423	363,255	61,985	65,804	.181	.171	.396
Totals	$ 16,888,342	$ 18,214,177	$ 14,433,913	$ 15,016,017	.824	.792	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
METROPOLITAN							
Fire	$ 95,158	$ 89,485	$ 112,575	$ 88,383	.988	1.258	.001
Allied Lines	203,088	194,756	46,397	54,615	.280	.238	.004
Homeowners Multiple Peril	5,367,076	5,245,852	2,957,160	3,027,333	.577	.564	.011
Inland Marine	130,828	126,597	85,484	80,537	.636	.675	.001
Earthquake	403	373	....	....	....	....	.001
Other Liability	5,307	800	....	....	....	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	2,298,167	2,141,936	1,378,617	1,794,764	.838	.644	.011
Other Private Passenger Auto-Liability	8,929,357	8,322,900	4,128,471	8,009,994	.962	.496	.010
Private Passenger Auto Physical Damage	5,520,149	5,129,701	4,149,839	4,234,180	.825	.809	.009
Totals	$ 22,549,517	$ 21,252,400	$ 12,853,543	$ 17,289,806	.814	.605	
MGIC INVESTMENT CORPORATION							
Other Liability	$ 882,211	$ 996,049	$ 65,764	$ −121,615	−.122	.066	.004
Fidelity	421,623	322,768	395,425	375,435	1.163	1.225	.026
Surety	5,599,395	917,006	42,983	103,805	.113	.047	.082
Burglary and Theft	64,936	26,290	506	3,506	.133	.019	.013
Credit	147,735	150,860	−179	−2,783	−.018	−.001	.030
Mortgage Guaranty	9,088,956	7,602,314	1,620,945	5,283,054	.695	.213	.370
Totals	$ 16,204,856	$ 10,015,287	$ 2,125,444	$ 5,641,402	.563	.212	
MICHIGAN MUTUAL							
Fire	$ 65,341	$ 61,844	$ 42,473	$ 42,973	.695	.687	.001
Allied Lines	52,465	55,695	6,048	4,690	.084	.109	.001
Homeowners Multiple Peril	413,843	367,888	166,006	181,738	.494	.451	.001
Commercial Multiple Peril	1,033,955	977,446	374,181	484,278	.495	.383	.003
Inland Marine	151,390	146,432	121,247	121,249	.828	.828	.001
Earthquake	91	87	....	....	....	....	....
Workers Compensation	2,415,728	2,168,904	1,487,332	1,922,481	.886	.686	.005
Other Liability	601,964	566,508	179,531	169,109	.299	.317	.002
Private Passenger Auto No-Fault (Personal Injury Protection)	159,687	149,583	186,455	267,241	1.787	1.246	.001
Other Private Passenger Auto-Liability	725,995	671,059	489,008	84,230	1.260	.729	.001
Commercial Auto No-Fault (Personal Injury Protection)	46,667	46,320	102,459	364,725	7.874	2.212	.003
Other Commercial Auto Liability	828,682	780,847	1,801,871	780,461	1.000	2.308	.004
Private Passenger Auto Physical Damage	466,012	423,240	261,730	264,108	.624	.618	.001
Commercial Auto Physical Damage	461,642	391,655	179,474	203,788	.520	.458	.005
Fidelity	271	266	....	....	....	....	....
Glass	570	355	....	....	....	....	.001
Burglary and Theft	1,750	1,893	....	....	....	....	....
Mobile Home Multiple Peril	1,315	1,580	....	....	....	....	....
Totals	$ 7,427,368	$ 6,811,602	$ 5,397,815	$ 5,652,071	.830	.792	
MIDLAND-GUARDIAN							
Fire	$ 458,781	$ 450,972	$ 488,328	$ 347,418	.770	1.083	.006
Allied Lines	183,398	181,977	12,142	10,640	.058	.067	.004
Homeowners Multiple Peril	331	491	27,259	2,872	5.489	55.517	....
Inland Marine	....	16	....	....	....	....	....
Other Liability	534,219	365,722	111,854	123,429	.337	.306	.002
Mobile Home Physical Damage	5,899,330	4,493,069	2,034,744	2,257,069	.502	.453	.170
Totals	$ 7,076,059	$ 5,492,247	$ 2,674,327	$ 2,741,428	.499	.487	
MISSION EQUITIES							
Fire	$ 25,052	$ 31,538	$	$ −367	−.012	....	....
Allied Lines	18,647	19,870	89	−.156	−.008	.004	....
Commercial Multiple Peril	2,015,551	2,269,247	1,836,599	1,993,289	.878	.809	.006
Ocean Marine	50,340	84,396	−3,850	−31,970	−.379	−.046	.001
Inland Marine	94,845	105,256	77,319	69,471	.660	.735	.001
Workers Compensation	8,845,510	8,609,991	3,322,467	6,390,519	.742	.386	.018
Other Liability	1,651,045	2,122,334	253,839	−13,349	−.006	.120	.007
Other Commercial Auto Liability	1,448,804	1,272,804	1,263,176	2,316,382	1.820	.992	.007
Commercial Auto Physical Damage	404,132	411,184	321,308	381,816	.929	.781	.004
Surety	100	73	....	−1	−.014	....	....
Glass	236	348	....	6	.017	....	....
Burglary and Theft	388	516	....	−64	−.124	....	....
Credit	....	12,670	....	−9,999	−.789	....	....
Totals	$ 14,554,650	$ 14,940,227	$ 7,070,947	$ 11,096,610	.743	.473	
MOTORS INSURANCE CORPORATION							
Other Liability	$ 31,358	$ 28,564	$ 12,113	$ 71,027	2.487	.424	....
Private Passenger Auto Physical Damage	7,771,476	9,184,702	5,398,567	4,820,783	.525	.588	.013
Commercial Auto Physical Damage	11,963,845	13,096,592	6,226,734	6,155,318	.470	.475	.120
Totals	$ 19,766,679	$ 22,309,858	$ 11,637,414	$ 11,047,128	.495	.522	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
NATIONAL AMERICAN							
Fire	$ 236,951	$ 357,404	$ 100,703	$ −5,673	−.016	.282	.003
Allied Lines	311,249	371,546	40,624	29,904	.080	.109	.006
Homeowners Multiple Peril	1,819,829	2,099,535	970,672	777,177	.370	.462	.004
Commercial Multiple Peril	332,590	521,475	354,388	291,663	.559	.680	.001
Inland Marine	435	198,400	113,060	108,809	.548	.570	....
Other Liability	47,945	59,319	2,828	149,651	2.523	.048	.000
Private Passenger Auto Physical Damage	....	99,174	34,477	34,477	.348	.348	....
Commercial Auto Physical Damage	65	65	−323	−353	−5.431	−4.969	....
Surety	100	9,531	....	6,741	.707	....	....
Glass	14	8	....	....	....	....	....
Credit	....	800	....	−449	−.561	....	....
Mobile Home Physical Damage	141,780	173,317	74,210	48,045	.277	.428	.004
Totals	$ 2,940,958	$ 3,890,574	$ 1,696,352	$ 1,134,163	.292	.436	
NATIONAL AVIATION							
Homeowners Multiple Peril	$ 100,237	$ 82,732	$ 8,554	$ 64,336	.778	.103	....
Commercial Multiple Peril	−620	10,426	−60	−382	−.037	−.006	....
Workers Compensation	32,277	49,999	16,488	24,026	.481	.330	....
Private Passenger Auto No-Fault (Personal Injury Protection)	274,889	248,371	205,148	313,556	1.262	.826	.001
Other Private Passenger Auto-Liability	1,248,010	1,200,470	889,733	1,239,187	1.032	.741	.001
Commercial Auto No-Fault (Personal Injury Protection)	58	66	....	−52	−.788	....	....
Other Commercial Auto Liability	474	6,573	2,864	1,924	.293	.436	....
Private Passenger Auto Physical Damage	969,964	864,655	727,726	769,208	.890	.842	.002
Commercial Auto Physical Damage	213	2,561	1,249	1,166	.455	.488	....
Aircraft (All Perils)	1,549,292	1,517,127	2,286,466	2,929,017	1.931	1.507	.065
Totals	$ 4,174,794	$ 3,982,980	$ 4,138,168	$ 5,341,986	1.341	1.039	
NATIONWIDE							
Fire	$ 972,343	$ 959,968	$ 414,322	$ 457,391	.476	.432	.012
Allied Lines	894,822	1,003,224	231,224	236,851	.238	.230	.017
Farmowners Multiple Peril	103,647	88,664	46,911	57,508	.649	.529	.016
Homeowners Multiple Peril	17,802,473	17,116,649	11,484,943	12,427,252	.726	.671	.035
Commercial Multiple Peril	6,071,007	5,927,786	3,546,200	4,292,953	.724	.598	.017
Inland Marine	2,455,366	2,328,991	1,892,861	2,245,017	.964	.813	.019
Medical Malpractice	7,156	6,419	93	1,966	.306	.014	....
Earthquake	4,482	4,371	....	3	.001	....	.010
Group Accident and Health	489,408	499,657	347,692	398,134	.797	.696	.008
Collectively Renewable Accident and Health	41,894	40,413	27,875	29,749	.736	.690	.013
Non-Cancellable Accident and Health	2,814	1,704	2,400	2,982	1.750	1.408	.002
Guaranteed Renewable Accident and Health	2,587,374	1,683,029	1,813,411	2,160,402	1.284	1.077	.123
Non-Renewable Stated Reasons Accident and Health	58,275	56,819	50,487	58,804	1.035	.889	.013
Other Accident Only	65,748	67,924	39,390	55,925	.823	.580	.034
All Other Accident and Health	72,706	69,882	53,491	45,274	.648	.765	.006
Workers Compensation	4,448,766	4,804,302	3,225,249	1,780,183	.371	.671	.009
Other Liability	1,713,096	1,613,171	497,378	1,432,680	.888	.308	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	10,652,079	10,762,514	7,483,610	8,055,935	.749	.695	.051
Other Private Passenger Auto-Liability	39,156,232	38,722,554	32,196,060	39,841,229	1.029	.831	.043
Commercial Auto No-Fault (Personal Injury Protection)	367,188	418,064	123,876	86,188	.206	.296	.020
Other Commercial Auto Liability	3,444,114	3,474,719	4,242,788	6,569,719	1.891	1.221	.015
Private Passenger Auto Physical Damage	24,414,340	23,154,436	18,962,347	19,338,390	.835	.819	.040
Commercial Auto Physical Damage (Personal Injury Protection)	738,133	942,581	396,123	227,116	.241	.420	.007
Fidelity	15,806	14,309	6,998	5,215	.364	.489	.001
Surety	28,342	22,408	35,947	37,571	1.677	1.604	....
Glass	4,0[illegible]	4,252	1,147	703	.165	.270	.005
Burglary and Theft	55,922	57,392	26,300	20,958	.365	.458	.011
Mobile Home Multiple Peril	1,684,396	1,578,991	759,740	954,245	.604	.481	.054
Totals	$ 118,549,949	$ 115,425,193	$ 87,908,863	$ 100,822,343	.873	.762	
NORTHLAND							
Homeowners Multiple Peril	$ 199,509	$ 127,004	$ 102,865	$ 106,815	.841	.810	....
Inland Marine	4,724	5,395	....	−42	−.008	....	....
Other Liability	122,750	81,439	....	13,125	.161	....	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	30	28	....	....	....	....	....
Other Private Passenger Auto Liability	126,867	132,228	64,698	72,799	.551	.489	....
Commercial Auto No-Fault (Personal Injury Protection)	6,875	5,777	....	....	....	....	....
Other Commercial Auto Liability	102,448	87,900	113,140	52,111	.593	1.287	....
Private Passenger Auto Physical Damage	241,341	261,280	125,407	129,986	.497	.480	....
Commercial Auto Physical Damage	−2,162	86	−7,465	−7,529	−87.547	−86.802	....
Title	245,052	217,035	1,225	1,225	.006	.006	.004
Mobile Home Multiple Peril	3,407	3,836	3,647	16,113	4.200	.951	....
Mobile Home Physical Damage	318,951	323,639	121,972	120,596	.373	.377	.009
Totals	$ 1,369,792	$ 1,245,647	$ 525,489	$ 505,199	.406	.422	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
OHIO CASUALTY							
Fire	$ 1,162,765	$ 1,135,236	$ 440,554	$ 452,070	.398	.388	.014
Allied Lines	935,355	890,036	416,099	424,665	.477	.468	.018
Homeowners Multiple Peril	15,021,833	14,246,690	10,201,339	7,732,736	.543	.716	.030
Commercial Mutiple Peril	4,279,298	4,200,501	2,113,508	1,495,822	.356	.503	.012
Inland Marine	1,557,593	1,503,542	937,492	963,416	.641	.624	.012
Medical Malpractice	....	3	6,666	1.675	558.333	222.000	....
Earthquake	715	845	....	−36	−.043	....	.002
Group Accident and Health	14,571	14,935	427	1,726	.116	.029	....
Guaranteed Renewable Accident and Health	4,664	3,752	7,900	7,907	2.107	2.106	....
Other Accident Only	9,808	9,430	3,148	−2,784	−.295	.334	.005
All Other Accident and Health	106,299	101,306	27,942	36,709	.362	.276	.008
Workers Compensation	1,797,550	1,627,578	1,162,577	532,961	.327	.714	.004
Other Liability	2,560,693	2,476,889	1,021,028	738,317	.298	.412	.010
Private Passenger Auto No-Fault (Personal Injury Protection)	2,566,690	2,417,882	1,882,387	2,062,236	.853	.779	.012
Other Private Passenger Auto-Liability	12,796,468	12,239,606	7,477,304	6,853,330	.560	.611	.014
Commercial Auto No-Fault (Personal Injury Protection)	183,435	182,400	57,468	148,833	.816	.315	.010
Other Commercial Auto Liability	2,234,502	2,118,357	1,427,113	2,356,460	1.112	.674	.010
Private Passenger Auto Physical Damage	6,598,556	5,871,578	5,450,212	5,602,346	.954	.928	.011
Commercial Auto Physical Damage	1,180,956	1,054,722	660,611	708,410	.672	.626	.012
Fidelity	425,820	415,631	68,017	108,993	.262	.164	.026
Surety	925,801	1,170,920	1,056,502	822,685	.703	.902	.014
Glass	15,600	12,594	6,541	6,346	.504	.519	.020
Burglary and Theft	20,844	33,961	2,750	2,079	.061	.081	.004
Totals	$ 54,399,826	$ 51,728,594	$ 34,427,585	$ 31,056,902	.600	.666	
OLD REPUBLIC							
Fire	$ 741,206	$ 813,002	$ 999,259	$ 1,036,607	1.275	1.229	.009
Allied Lines	864,863	839,125	433,542	433,542	.517	.517	.017
Farmowners Multiple Peril	307,896	245,572	269,805	414,640	1.688	1.099	.047
Homeowners Multiple Peril	2,021,192	1,942,840	446,459	445,759	.229	.230	.004
Commercial Multiple Peril	3,749,171	4,104,024	2,210,128	2,181,378	.532	.539	.010
Ocean Marine	198,866	198,866	....	....	....	....	.004
Inland Marine	501,350	1,212,547	278,472	277,446	.229	.230	.004
Group Accident and Health	438,516	440,047	324,542	324,542	.738	.738	.007
Other Accident Only	21,175	21,926	....	−3,000	−.137	....	.011
Workers Compensation	3,393,132	3,464,297	1,858,708	1,347,602	.389	.537	.007
Other Liability	3,917,496	4,467,929	3,290,006	2,003,635	.448	.736	.016
Private Passenger Auto No-Fault (Personal Injury Protection)	225	200	58	40	.200	.290	....
Other Private Passenger Auto-Liability	−61	−394	349	120	−.305	−.886	....
Commercial Auto No-Fault (Personal Injury Protection)	2,278	161,153	27,226	−1,433,576	−8.896	.169	....
Other Commercial Auto Liability	4,906,275	4,786,295	2,043,548	4,424,650	.924	.427	.022
Private Passenger Auto Physical Damage	660	532	81	79	.148	.152	....
Commercial Auto Physical Damage	663,964	596,596	479,768	457,163	.766	.804	.007
Surety	195,541	178,955	19,190	19,203	.107	.107	.003
Glass	239	779	2,124	824	1.058	2.727	....
Credit	886,030	1,343,316	545,001	545,001	.406	.406	.181
Title	3,547,079	3,307,178	312,607	519,462	.157	.095	.053
Crop Hail	288	288	26,673	26,673	92.615	92.615	....
Totals	$ 26,357,381	$ 28,125,075	$ 13,567,546	$ 13,021,790	.463	.482	
ORION CAPITAL CORPORATION							
Fire	$ 139,870	$ 144,628	$ 16,702	$ 22,193	.153	.115	.002
Allied Lines	67,587	78,751	38,492	32,715	.415	.489	.001
Homeowners Multiple Peril	733,898	732,784	279,367	288,086	.393	.381	.001
Commercial Multiple Peril	2,711,039	1,869,144	1,441,068	1,610,763	.862	.771	.008
Inland Marine	−227.954	25,844	222,308	−95,796	−3.707	8.602	−.002
Group Accident and Health	140.785	78,296	....	208	.003	....	.002
Guaranteed Renewable Accident and Health	5,130	4,822	12,728	21,345	4.427	2.640	....
Workers Compensation	928,077	805,456	655,215	768,630	.954	.813	.002
Other Liability	177,586	174,396	52,271	59,433	.341	.300	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	25,149	52,855	18,415	−282	−.005	.348	....
Other Private Passenger Auto Liability	178,291	236,767	283,979	139,587	.590	1.199	....
Commercial Auto No-Fault (Personal Injury Protection)	27,263	30,987	21,589	6,303	.203	.697	.001
Other Commercial Auto Liability	378,226	356,556	450,310	358,024	1.004	1.263	.002
Private Passenger Auto Physical Damage	75,532	83,552	43,101	38,699	.463	.516	....
Commercial Auto Physical Damage	187,727	217,403	137,967	123,169	.567	.635	.002
Aircraft (All Perils)	618,921	613,180	213,571	297,655	.485	.348	.026
Surety	6,747	3,635	−2,250	−2,336	−.643	−.619	....
Glass	754	2.761	....	84	.030	....	.001
Burglary and Theft	849	1,853	3,601	3,380	1.824	1.943	....
Boiler and Machinery	13,582	11,917	13,202	17,891	1.485	1.108	.001
Totals	$ 6,189,161	$ 5,525,586	$ 3,904,956	$ 3,689,558	.668	.707	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
PEERLESS							
Other Accident Only	$	$ 3	$	$	....	....	....
All Other Accident and Health	626	555	15	53	.095	.027	....
Workers Compensation	83,104	129,942	73,317	72,483	.558	.564	....
Other Liability	1,819	2,851	4,000	1,182	.415	1.403	....
Fidelity	65,144	64,776	−3,278	35,101	.542	−.051	.004
Surety	599,594	491,569	319,261	561,032	1.141	.649	.009
Burglary and Theft	536	1,299	....	−46	−.035	....	....
Totals	$ 750,823	$ 690,995	$ 393,315	$ 669,805	.969	.569	
PREFERRED RISK MUTUAL							
Fire	$ 39,762	$ 38,311	$ 43,032	$ 38,839	1.014	1.123	....
Allied Lines	37,094	34,401	7,228	8,891	.258	.210	.001
Homeowners Multiple Peril	429,740	375,355	278,769	544,839	1.452	.743	.001
Commercial Multiple Peril	2,210,730	2,067,609	2,328,870	2,796,152	1.352	1.126	.006
Workers Compensation	494,605	493,342	327,810	413,639	.838	.664	.001
Other Liability	45,831	45,994	14,883	15,069	.328	.324	....
Private Passenger Auto No-Fault (Personal Injury Protection)	1,763,681	1,747,460	993,782	999,111	.572	.569	.008
Other Private Passenger Auto-Liability	4,133,699	4,069,140	3,297,046	3,837,832	.943	.810	.005
Commercial Auto No-Fault (Personal Injury Protection)	140,872	140,178	31,964	48,521	.346	.228	.006
Other Commercial Auto Liability	387,013	383,275	944,492	619,914	1.617	2.464	.002
Private Passenger Auto Physical Damage	2,510,405	2,414,398	1,883,013	1,841,760	.763	.780	.004
Commercial Auto Physical Damage	144,292	141,091	96,710	103,013	.730	.685	.001
Totals	$ 12,337,724	$ 11,950,554	$ 10,247,599	$ 11,267,580	.943	.857	
PROGRESSIVE							
Allied Lines	$ 1,748	$ 763	$ 175	$ 3,708	4.660	.229	....
Inland Marine	−565	13,196	12,619	12,671	.960	.971	....
All Other Accident and Health	22,003	22,003	....	....	....	....	.002
Other Liability	8,826	3,465	−75	−70,570	−20.367	−.022	....
Private Passenger Auto No-Fault (Personal Injury Protection)	5,404,530	6,621,797	4,925,853	5,084,921	.768	.744	.025
Other Private Passenger Auto-Liability	17,120,455	20,503,160	12,676,108	15,501,339	.756	.618	.019
Commercial Auto No-Fault (Personal Injury Protection)	74,198	74,357	35,662	48,606	.654	.480	.004
Other Commercial Auto Liability	565,124	549,378	141,321	185,347	.337	.257	.003
Private Passenger Auto Physical Damage	13,215,462	15,127,562	9,442,488	9,095,604	.601	.624	.022
Commercial Auto Physical Damage	234,402	250,641	90,190	82,329	.328	.360	.002
Credit	−184,046	709,417	270,544	188,933	.266	.381	−.038
Mobile Home Multiple Peril	3,025	18,834	218	−63	−.003	.012	....
Totals	$ 36,465,162	$ 43,894,603	$ 27,595,303	$ 30,132,825	.686	.629	
PRUDENTIAL							
Fire	$ 118,498	$ 108,002	$ 8,090	$ −4,057	−.038	.075	.001
Allied Lines	347,721	320,598	38,986	46,087	.144	.122	.007
Homeowners Multiple Peril	10,761,619	10,087,485	6,386,636	6,160,912	.611	.633	.021
Inland Marine	277,032	235,193	305,421	271,341	1.154	1.299	.002
Medical Malpractice	25,004	22,972	....	30,390	1.323	....	....
Earthquake	240	253	....	....	....	....	.001
Other Liability	97,685	103,702	....	−31,178	−.301	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	5,373,693	5,576,900	4,509,050	4,606,802	.826	.809	.025
Other Private Passenger Auto-Liability	20,718,928	21,127,306	15,844,207	21,357,266	1.011	.750	.023
Private Passenger Auto Physical Damage	12,444,480	13,063,451	9,445,102	9,164,544	.702	.723	.021
Totals	$ 50,164,900	$ 50,645,862	$ 36,537,492	$ 41,601,831	.821	.721	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
RELIANCE							
Fire	$ 546,906	$ 814,191	$ 174,612	$ 148,205	.182	.214	.007
Allied Lines	345,905	371,871	196,323	266,832	.718	.528	.007
Homeowners Multiple Peril	1,355,391	1,137,258	1,294,153	1,372,919	1.207	1.138	.003
Commercial Multiple Peril	7,220,398	6,575,749	3,029,965	6,029,223	.917	.461	.020
Ocean Marine	1,580,714	1,607,680	1,158,673	1,799,637	1.119	.721	.030
Inland Marine	2,183,121	1,684,964	706,989	1,077,434	.639	.420	.017
Earthquake	15	66	....	....	....	....	....
Group Accident and Health	64	85	....	−104	−1.224	....	....
Workers Compensation	7,477,764	7,658,943	5,194,004	6,443,376	.841	.678	.015
Other Liability	2,912,376	3,001,040	1,401,280	2,679,201	.893	.467	.012
Private Passenger Auto No-Fault (Personal Injury Protection)	291,120	275,621	285,799	337,350	1.224	1.037	.001
Other Private Passenger Auto-Liability	1,782,444	1,684,290	976,493	1,429,591	.849	.580	.002
Commercial Auto No-Fault (Personal Injury Protection)	196,622	164,335	75,747	74,137	.451	.461	.011
Other Commercial Auto Liability	4,562,280	3,619,706	2,205,526	3,561,644	.984	.609	.021
Private Passenger Auto Physical Damage	810,640	761,128	874,307	889,456	1.169	1.149	.001
Commercial Auto Physical Damage	1,635,604	1,446,716	893,596	918,588	.635	.618	.016
Aircraft (All Perils)	46,452	46,452	30,960	16,998	.366	.667	.002
Fidelity	717,090	472,924	383,814	336,942	.712	.812	.044
Surety	1,774,972	1,558,634	159,893	372,735	.239	.103	.026
Glass	32,241	28,348	8,243	8,512	.300	.291	.040
Burglary and Theft	238,854	509,822	36,205	62,438	.122	.071	.048
Boiler and Machinery	30,542	30,542	29,471	39,492	1.293	.965	.002
Title	3,879,522	3,757,707	263,779	296,290	.079	.070	.058
Mortgage Guaranty	7,086	3,699	....	....	....	....	....
Totals	$ 39,628,123	$ 37,211,771	$ 19,379,902	$ 28,160,946	.757	.521	
REPUBLIC FINANCIAL SERVICES							
Fire	$ 1,931	$ 483	$	$	....	....	....
Allied Lines	89,411	88,507	52,341	52,341	.591	.591	.002
Homeowners Multiple Peril	135,896	31,148	11,091	13,579	.436	.356	....
Ocean Marine	53,291	47,778	545	20,545	.430	.011	.001
Inland Marine	98,018	87,237	....	....	....	....	.001
Other Accident Only	144,681	70,857	....	....	....	....	.075
Other Liability	853,805	641,190	105,898	421,062	.657	.165	.003
Private Passenger Auto Physical Damage	1,202,823	706,742	101,327	114,324	.162	.143	.002
Commercial Auto Physical Damage	....	1,088	....	....	....	....	....
Aircraft (All Perils)	527,148	488,566	323,936	604,392	1.237	.663	.022
Livestock	1,086	3,687	....	....	....	....	....
Totals	$ 3,108,090	$ 2,167,283	$ 595,138	$ 1,226,243	.566	.275	
RMIC CORPORATION							
Mortgage Guaranty	$ 1,727,467	$ 1,710,592	$ 379,504	$ 902,366	.528	.222	.070
Totals	$ 1,727,467	$ 1,710,592	$ 379,504	$ 902,366	.528	.222	
ROYAL							
Fire	$ 742,312	$ 724,505	$ 71,982	$ 98,307	.136	.099	.009
Allied Lines	402,088	386,871	81,863	88,652	.229	.212	.008
Farmowners Multiple Peril	6,000	5,085	535	527	.104	.105	.001
Homeowners Multiple Peril	2,512,761	2,230,154	1,180,816	1,237,157	.555	.529	.005
Commercial Mutiple Peril	6,216,596	6,524,445	3,416,349	4,345,742	.666	.524	.017
Ocean Marine	1,343,149	1,268,363	718,023	612,687	.483	.566	.025
Inland Marine	959,518	838,469	886,568	1,000,620	1.193	1.057	.007
Earthquake	2	2	....	....	....	....	....
Group Accident and Health	95	106	....	−2	−.019	....	....
Other Accident Only	32	32	....	....	....	....	....
Workers Compensation	5,134,902	5,362,472	2,874,508	4,132,142	.771	.536	.010
Other Liability	695,534	623,136	519,101	626,136	1.005	.833	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	361,687	333,768	253,283	317,193	.950	.759	.002
Other Private Passenger Auto-Liability	2,341,747	2,184,384	1,244,998	2,224,795	1.018	.570	.003
Commercial Auto No-Fault (Personal Injury Protection)	103,079	101,542	15,588	26,874	.265	.154	.006
Other Commercial Auto Liability	1,455,320	1,328,958	1,365,418	1,549,205	1.166	1.027	.007
Private Passenger Auto Physical Damage	1,355,649	1,228,180	1,118,954	1,109,566	.903	.911	.002
Commercial Auto Physical Damage	537,319	494,885	374,561	424,896	.859	.757	.005
Aircraft (All Perils)	117,071	117,071	17,344	46,105	.394	.148	.005
Fidelity	2,982	3,100	−1,678	−1,812	−.585	−.541	....
Surety	29,546	28,752	5,714	5,337	.186	.199	....
Glass	3,625	4,072	1,725	1,794	.441	.424	.005
Burglary and Theft	6,313	5,960	....	120	.020	....	.001
Boiler and Machinery	345,569	331,731	175,134	243,093	.733	.528	.022
Credit	11,448	11,448	2,666	9,126	.797	.233	.002
Totals	$ 24,684,344	$ 24,137,491	$ 14,323,452	$ 18,098,260	.750	.593	

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FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
SAFECO							
Fire	$ 238,018	$ 246,790	$ 185,160	$ 131,192	.532	.750	.003
Allied Lines	382,832	329,247	133,127	136,929	.422	.404	.007
Homeowners Multiple Peril	4,276,259	4,308,925	3,917,842	3,931,915	.913	.909	.008
Commercial Multiple Peril	2,717,982	2,871,004	2,154,582	1,188,649	.414	.750	.008
Inland Marine	901,615	897,605	416,559	446,196	.497	.464	.007
Medical Malpractice	8,563	9,868	48,300	11,489	1.164	4.895	....
Workers Compensation	1,622,928	1,920,739	1,255,706	1,129,997	.588	.654	.003
Other Liability	930,777	923,713	457,174	511,456	.554	.495	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	1,366,580	1,344,903	869,636	1,027,612	.764	.647	.006
Other Private Passenger Auto-Liability	6,652,740	6,413,299	3,639,879	4,459,896	.695	.568	.007
Commercial Auto No-Fault (Personal Injury Protection)	82,178	89,364	14,276	32,931	.369	.160	.004
Other Commercial Auto Liability	960,642	982,739	613,251	1,048,842	1.067	.624	.004
Private Passenger Auto Physical Damage	4,380,207	4,034,261	3,018,341	3,135,623	.777	.748	.007
Commercial Auto Physical Damage	538,928	554,109	444,880	454,959	.821	.803	.005
Aircraft (All Perils)	−3,933	−3,933	....	....	....	....	....
Fidelity	15,077	18,385	157,280	161,212	8.769	8.555	.001
Surety	723,218	784,380	636,080	460,193	.587	.811	.011
Glass	2,178	2,858	819	1,724	.603	.287	.003
Burglary and Theft	9,629	12,257	1,785	1,941	.158	.146	.002
Credit	13,819	13,819	9,857	22,502	1.628	.713	.003
Title	4,705,571	4,631,259	181,968	−196,473	−.042	.039	.071
Totals	$ 30,525,808	$ 30,385,591	$ 18,156,502	$ 18,100,785	.596	.598	
SELECTED RISK GROUP							
Fire	$ 184,541	$ 150,393	$ 43,573	$ 30,983	.206	.290	.002
Allied Lines	265,017	223,998	32,664	39,416	.176	.146	.005
Homeowners Multiple Peril	2,977,328	3,023,725	1,219,424	1,227,707	.406	.403	.006
Commercial Multiple Peril	209,912	294,283	59,036	79,345	.270	.201	.001
Inland Marine	229,356	160,297	19,623	21,815	.136	.122	.002
Earthquake	66	24	....	....	....	....	....
Workers Compensation	21,337,917	22,808,005	9,809,675	13,545,727	.594	.430	.042
Other Liability	5,297	451	....	295	.654	....	....
Private Passenger Auto Physical Damage	713,291	682,117	310,210	323,295	.474	.455	.001
Mobile Home Multiple Peril	1,574,953	1,731,723	850,295	820,518	.474	.491	.050
Totals	$ 27,497,678	$ 29,075,016	$ 12,344,500	$ 16,089,101	.553	.425	
SENTRY INSURANCE							
Fire	$ 718,080	$ 584,388	$ 300,951	$ 319,174	.546	.515	.009
Allied Lines	490,872	400,758	232,509	258,990	.646	.580	.010
Homeowners Multiple Peril	2,816,053	2,604,471	1,654,587	1,590,612	.611	.635	.006
Commercial Multiple Peril	574,579	744,493	561,174	224,723	.302	.754	.002
Inland Marine	516,057	521,377	631,560	607,213	1.165	1.211	.004
Medical Malpractice	88,437	90,860	....	8,159	.090	....	.001
Earthquake	36	10	....	1	.100	....	....
Group Accident and Health	1,235,923	1,187,687	1,424,117	1,678,468	1.413	1.199	.020
Workers Compensation	2,670,828	2,934,360	1,531,332	934,916	.319	.522	.005
Other Liability	1,652,731	1,589,096	445,189	−1,328,158	−.836	.280	.007
Private Passenger Auto No-Fault (Personal Injury Protection)	3,312,934	3,229,291	1,989,075	2,263,254	.701	.616	.016
Other Private Passenger Auto-Liability	12,118,522	11,860,395	8,206,232	10,959,741	.924	.692	.013
Commercial Auto No-Fault (Personal Injury Protection)	99,196	118,748	37,756	5,338	.045	.318	.005
Other Commercial Auto Liability	2,552,448	2,220,461	2,195,808	2,724,672	1.227	.989	.011
Private Passenger Auto Physical Damage	6,783,086	6,382,786	5,535,472	5,814,219	.911	.867	.011
Commercial Auto Physical Damage	770,073	756,251	516,559	602,364	.797	.683	.008
Fidelity	37,419	40,553	47,773	7,376	.182	1.178	.002
Surety	46,538	65,329	36,907	116,097	1.777	.565	.001
Glass	28,193	30,026	23,118	22,749	.758	.770	.035
Burglary and Theft	59,715	62,954	31,469	24,369	.387	.500	.012
Boiler and Machinery	11,286	9,281	478	1,273	.137	.052	.001
Totals	$ 36,583,008	$ 35,433,575	$ 25,404,066	$ 26,835,550	.757	717	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
SOUTH CAROLINA INSURANCE							
Fire	$ 2,607,416	$ 2,606,410	$ 3,538,286	$ 3,316,895	1.273	1.358	.032
Allied Lines	1,927,357	1,960,903	789,080	798,598	.407	.402	.038
Farmowners Multiple Peril	3,712	3,085	1,400	1,397	.453	.454	.001
Homeowners Multiple Peril	11,208,203	11,263,257	7,706,621	7,610,313	.676	.684	.022
Commercial Multiple Peril	3,516,128	3,364,309	2,352,427	2,985,525	.887	.699	.010
Inland Marine	2,031,272	2,063,819	1,100,907	1,236,512	.599	.533	.015
Medical Malpractice	450	490	....	6	.012	....	....
Workers Compensation	4,623,411	5,273,988	3,335,387	4,528,531	.859	.632	.009
Other Liability	3,505,134	3,283,954	2,612,069	5,286,360	1.610	.795	.014
Private Passenger Auto No-Fault (Personal Injury Protection)	1,931,852	1,766,652	1,053,724	1,392,551	.788	.596	.009
Other Private Passenger Auto Liability	6,295,123	5,748,237	3,678,981	4,197,803	.730	.640	.007
Commercial Auto No-Fault (Personal Injury Protection)	195,251	238,160	97,897	81,251	.341	.411	.011
Other Commercial Auto Liability	3,284,531	3,253,281	4,482,904	4,088,215	1.257	1.378	.015
Private Passenger Auto Physical Damage	4,017,497	3,519,424	3,773,359	3,918,295	1.113	1.072	.007
Commercial Auto Physical Damage	2,000,615	1,815,071	1,498,453	1,460,774	.805	.826	.020
Fidelity	24,168	23,162	35,798	33,910	1.464	1.546	.001
Surety	55,025	40,713	25,658	8,822	.217	.630	.001
Glass	13,000	13,965	12,252	12,100	.866	.877	.016
Burglary and Theft	21,744	28,667	9,050	8,308	.290	.316	.004
Boiler and Machinery	805	1,245	....	....	....	....	....
Totals	$ 47,262,694	$ 46,268,792	$ 36,104,253	$ 40,966,166	.885	.780	
ST. PAUL							
Fire	$ 2,919,874	$ 2,763,305	$ 1,731,789	$ 1,326,444	.480	.627	.035
Allied Lines	3,049,460	3,126,082	736,297	740,608	.237	.236	.059
Farmowners Multiple Peril	7,499	18,011	6,452	26,186	1.454	358	.001
Homeowners Multiple Peril	7,084,760	7,171,662	4,296,471	4,488,074	.626	.599	.014
Commercial Multiple Peril	1,544,488	1,509,346	404,211	485,164	.321	.268	.004
Ocean Marine	299,473	375,340	111,629	276,513	.737	.297	.006
Inland Marine	3,929,877	3,821,106	1,912,975	1,973,328	.516	.501	.030
Medical Malpractice	19,815,223	15,493,792	3,302,502	9,994,651	.645	.213	.290
Earthquake	53,660	52,017	....	960	.018	....	.121
Group Accident and Health	44,041	44,146	52,161	39,988	.906	1.182	.001
Other Accident Only	298,571	318,338	296,253	324,203	1.018	.931	.154
All Other Accident and Health	3,856	4,163	89,695	15,727	3.778	21.546	....
Workers Compensation	3,934,275	4,215,376	2,773,511	2,922,122	.693	.658	.008
Other Liability	7,865,561	8,189,708	3,909,470	5,546,614	.677	.477	.032
Private Passenger Auto No-Fault (Personal Injury Protection)	152,924	157,094	68,839	97,288	.619	.438	.001
Other Private Passenger Auto-Liability	1,970,255	1,872,249	1,900,514	2,185,874	1.168	1.015	.002
Commercial Auto No-Fault (Personal Injury Protection)	172,906	223,474	82,054	110,645	.495	.367	.009
Other Commercial Auto Liability	3,654,934	4,342,990	3,376,245	5,769,497	1.328	.777	.016
Private Passenger Auto Physical Damage	906,995	891,079	541,988	551,387	.619	.608	.002
Commercial Auto Physical Damage	1,370,524	1,448,149	882,635	848,362	.586	.609	.014
Aircraft (All Perils)	255,284	255,284	45,949	93,237	.365	.180	.011
Fidelity	822,798	587,801	195,021	127,835	.217	.332	.051
Surety	1,874,151	2,139,990	133,040	210,178	.098	.062	.027
Glass	54,388	57,392	20,716	19,962	.348	.361	.068
Burglary and Theft	198,481	184,975	139,701	136,172	.736	.755	.040
Boiler and Machinery	107,221	106,377	57,326	77,422	.728	.539	.007
Credit	45,659	45,659	7,204	28,254	.619	.158	.009
Title	5,685,572	5,685,572	374,719	543,063	.096	.066	.086
Totals	$ 68,122,710	$ 65,100,477	$ 27,449,367	$ 38,959,758	.598	.422	
STATE AUTOMOBILE MUTUAL							
Fire	$ 406,861	$ 408,036	$ 88,259	$ 128,676	.315	.216	.005
Allied Lines	327,481	330,849	222,795	265,596	.803	.673	.006
Homeowners Multiple Peril	4,600,127	4,204,259	2,481,233	2,752,118	.655	.590	.009
Commercial Multiple Peril	153,538	123,976	31,272	38,910	.314	.252	....
Ocean Marine	286,375	260,957	143,937	138,669	.531	.552	.005
Inland Marine	301,318	274,743	124,758	108,004	.393	.454	.002
Group Accident and Health	10,890	10,474	3,972	3,966	.379	.379	....
All Other Accident and Health	11,785	12,411	10,995	15,733	1.268	.886	.001
Workers Compensation	803,874	979,233	733,815	816,033	.833	.749	.002
Other Liability	877,562	905,608	515,609	491,409	.543	.569	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	1,290,018	1,224,040	1,058,133	1,411,389	1.153	.864	.006
Other Private Passenger Auto-Liability	6,657,479	6,408,747	3,974,522	5,519,134	.861	.620	.007
Commercial Auto No-Fault (Personal Injury Protection)	84,422	80,906	41,465	55,175	.682	.513	.005
Other Commercial Auto Liability	820,243	792,092	401,334	557,618	.704	.507	.004
Private Passenger Auto Physical Damage	4,104,039	3,884,636	2,721,418	2,751,742	.708	.701	.007
Commercial Auto Physical Damage	459,609	435,549	221,015	206,103	.473	.507	.005
Fidelity	13,492	18,619	....	....	....	....	.001
Surety	135,722	108,805	3,750	3,460	.032	.034	.002
Glass	13,252	12,352	11,111	10,909	.883	.900	.017
Burglary and Theft	16,081	16,807	4,584	275	.016	.273	.003
Boiler and Machinery	1,295	1,477	....	....	....	....	....
Mobile Home Physical Damage	37,133	35,275	....	....	....	....	.001
Totals	$ 21,414,596	$ 20,529,853	$ 12,793,977	$ 15,274,919	.744	.823	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
STATE FARM							
Fire	$ 960,462	$ 1,096,616	$ 376,017	$ 412,265	.376	.343	.012
Allied Lines	1,475,107	1,421,762	407,414	367,142	.258	.287	.029
Farmowners Multiple Peril	....	16	....	....	....	....	....
Homeowners Multiple Peril	113,654,229	105,300,156	70,250,334	72,531,323	.689	.667	.223
Commercial Multiple Peril	31,214,744	30,047,234	17,152,913	18,331,835	.610	.571	.067
Inland Marine	8,879,563	8,236,520	5,329,623	5,389,687	.654	.647	.068
Earthquake	18	18	....	....	....	....	....
Group Accident and Health	123,878	124,207	250,957	262,759	2.115	2.020	.002
Credit Accident and Health (Group and Individual)	49,061	203,604	103,962	79,901	.392	.511	.032
Guaranteed Renewable Accident and Health	335,310	326,034	203,353	115,656	.355	.624	.016
Non-Renewable State Reasons Accident and Health	743,103	603,795	213,134	241,599	.400	.353	.167
Other Accident Only	13,209	13,126	121	451	.034	.009	.007
All Other Accident and Health	9,285,947	8,289,167	5,307,297	6,086,277	.734	.640	.736
Workers Compensation	5,272,300	5,927,424	4,217,984	3,067,510	.518	.712	.010
Other Liability	4,282,145	4,174,879	5,274,648	6,689,246	1.602	1.263	.017
Private Passenger Auto No-Fault (Personal Injury Protection)	50,760,633	50,764,741	34,745,588	34,160,187	.673	.684	.239
Other Private Passenger Auto-Liability	207,010,884	202,609,168	148,385,180	188,775,055	.932	.732	.229
Commercial Auto No-Fault (Personal Injury Protection)	634,660	645,043	76,572	48,986	.076	.119	.035
Other Commercial Auto Liability	2,725,228	2,765,279	2,364,441	1,608,415	.582	.855	.012
Private Passenger Auto Physical Damage	140,019,693	135,628,493	100,830,079	101,550,847	.749	.743	.232
Commercial Auto Physical Damage	1,392,386	1,458,690	704,518	672,253	.461	.483	.014
Fidelity	46,781	49,534	647	−3,043	−.061	.013	.003
Surety	174,693	149,616	5,686	9,723	.065	.038	.003
Glass	15,443	17,558	4,200	5,717	.326	.239	.019
Burglary and Theft	5,364	6,728	438	278	.041	.065	.001
Totals	$ 579,076,841	$ 559,859,408	$ 396,205,106	$ 440,404,069	.787	.708	
TELEDYNE GROUP							
Fire	$ 1,700,475	$ 1,725,822	$ 938,733	$ 910,782	.528	.544	.021
Allied Lines	695,414	730,322	23,084	27,781	.038	.032	.014
Commercial Multiple Peril	−432	−154	186	201	−1.305	−1.208	....
Medical Malpractice	−5,419	−5,419	1,861,274	1,131,628	−208.826	−343.472	....
Workers Compensation	6,311,126	6,337,132	4,112,097	7,141,241	1.127	.649	.013
Other Liability	1,189,370	997,436	578,989	1,462,587	1.466	.580	.005
Commercial Auto No-Fault (Personal Injury Protection)	535	490	....	−160	−.327	....	....
Other Commercial Auto Liability	53,972	51,728	4,527	203,085	3.926	.088	....
Commercial Auto Physical Damage	9,708	10,563	3,913	3,185	.302	.370	....
Aircraft (All Perils)	−71	−71	....	−750	10.563	....	....
Surety	....	891	58,261	−35,948	−40.346	65.388	....
Totals	$ 9,954,618	$ 9,848,738	$ 7,581,064	$ 10,843,632	1.101	.770	
TICOR							
Credit	$ 72,487	$ 17,470	$	$ 3,631	.208	....	.015
Title	4,396,750	4,051,195	90,282	81,262	.020	.022	.066
Mortgage Guaranty	2,577,923	2,177,950	331,836	905,988	.416	.152	.105
Totals	$ 7,047,160	$ 6,246,615	$ 422,118	$ 990,881	.159	.068	
TRANSAMERICA							
Fire	$ 49,419	$ 55,292	$ 1,273	$ 4,338	.078	.023	.001
Allied Lines	94,815	90,903	16,572	17,983	.198	.182	.002
Homeowners Multiple Peril	145,785	116,832	102,731	118,221	1.012	.879	....
Commercial Multiple Peril	1,531,324	1,543,269	859,263	625,338	.405	.557	.004
Ocean Marine	3,425	3,208	....	....	....	....	....
Inland Marine	429,862	417,520	60,453	6,231	.015	.145	.003
Earthquake	26	16	....	....	....	....	....
Workers Compensation	2,161,799	2,243,852	2,053,260	2,332,968	1.040	.915	.004
Other Liability	308,911	310,410	95,230	172,425	.555	.307	.001
Private Passenger Auto No-Fault (Personal Injury Protection)	15,841	14,841	2,792	2,806	.189	.188	....
Other Private Passenger Auto-Liability	134,531	117,127	22,742	44,986	.384	.194	....
Commercial Auto No-Fault (Personal Injury Protection)	64,813	85,749	28,921	27,352	.319	.337	.004
Other Commercial Auto Liability	1,267,809	1,255,270	1,032,671	929,601	.741	.823	.006
Private Passenger Auto Physical Damage	1,347,470	655,435	77,965	154,451	.236	.119	.002
Commercial Auto Physical Damage	590,809	565,806	391,443	362,975	.642	.692	.006
Fidelity	17,315	18,524	12,385	29,344	1.584	.669	.001
Surety	937,278	858,167	205,540	167,822	.196	.240	.014
Glass	−49	406	....	5	.012	....	....
Burglary and Theft	3,118	3,042	1,290	375	.123	.424	.001
Totals	$ 9,104,301	$ 8,355,669	$ 4,964,551	$ 4,997,219	.596	.594	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
TRAVELERS							
Fire	$ 3,799,719	$ 5,166,695	$ 2,323,923	$ 2,180,991	.422	.450	.046
Allied Lines	3,447,176	3,693,593	2,106,069	2,250,745	.609	.570	.067
Farmowners Multiple Peril	110,277	93,296	29,890	30,848	.331	.320	.017
Homeowners Multiple Peril	20,848,039	18,183,069	10,014,331	10,463,134	.575	.551	.041
Commercial Multiple Peril	7,209,570	6,915,632	5,598,267	4,949,802	.716	.810	.020
Ocean Marine	2,236,511	1,934,577	1,542,236	1,766,044	.913	.797	.042
Inland Marine	3,825,437	3,680,371	2,837,414	3,249,615	.883	.771	.029
Medical Malpractice	32,648	32,076	....	−5,133	−.160	....	....
Earthquake	11,827	12,124	....	−883	−.073	....	.027
Group Accident and Health	2,120,239	1,558,600	1,754,687	5,160,422	3.311	1.126	.034
Workers Compensation	36,501,105	35,397,472	26,934,672	26,936,388	.761	.761	.072
Other Liability	11,853,349	10,153,037	7,175,084	14,265,255	1.405	.707	.048
Private Passenger Auto No-Fault (Personal Injury Protection)	4,548,915	4,214,339	3,221,669	3,371,182	.800	.764	.021
Other Private Passenger Auto-Liability	21,794,838	20,323,529	12,496,214	17,088,611	.841	.615	.024
Commercial Auto No-Fault (Personal Injury Protection)	907,314	933,210	454,168	654,524	.701	.487	.050
Other Commercial Auto Liability	11,249,637	10,238,573	10,030,974	13,842,898	1.352	.980	.051
Private Passenger Auto Physical Damage	13,353,196	12,253,758	8,567,105	8,948,684	.730	.699	.022
Commercial Auto Physical Damage	3,184,445	3,060,811	2,687,023	2,767,050	.904	.878	.032
Aircraft (All Perils)	249,479	249,479	48,416	91,187	.366	.194	.010
Fidelity	256,027	277,321	91,885	213,748	.771	.331	.016
Surety	2,159,845	1,138,274	−13,768,953	−14,876,371	−13.069	−12.096	.032
Glass	101,355	101,838	65,112	61,920	.608	.639	.127
Burglary and Theft	270,640	333,607	192,448	133,812	.401	.577	.055
Boiler and Machinery	486,471	436,007	654,156	215,436	.494	1.500	.031
Credit	31,808	31,809	6,909	103,309	3.248	.217	.006
Totals	$ 150,589,867	$ 140,413,117	$ 85,063,699	$ 103,863,218	.740	.606	
U.S. FIDELITY AND GUARANTY COMPANY							
Fire	$ 2,512,423	$ 2,434,630	$ 1,522,746	$ 761,480	.313	.625	.030
Allied Lines	1,847,156	1,782,102	581,739	594,131	.333	.326	.036
Homeowners Multiple Peril	7,119,086	6,749,585	4,155,927	4,398,193	.652	.616	.014
Commercial Multiple Peril	8,074,489	7,674,879	4,809,871	6,688,045	.871	.627	.022
Ocean Marine	142,632	131,481	139,539	126,079	.959	1.061	.003
Inland Marine	2,404,842	2,403,965	1,755,557	1,842,261	.766	.730	.018
Medical Malpractice	201,163	189,906	720,397	860,840	4.533	3.793	.003
Earthquake	2,734	5,558	....	100	.018	....	.006
Group Accident and Health	10,816	25,674	24,459	2,816	.110	.953	....
Collectively Renewable Accident and Health	367	1,569	....	200	.127	....	....
Non-Cancellable Accident and Health	185,298	149,933	77,967	150,605	1.004	.520	.129
Guaranteed Renewable Accident and Health	73,474	18,748	34,478	11,010	.587	1.839	.004
Other Accident Only	3,117	3,488	5,714	5,014	1.438	1.638	.002
All Other Accident and Health	30	30	....	....	....	....	....
Workers Compensation	14,459,150	14,661,086	16,094,827	21,155,128	1.443	1.098	.029
Other Liability	9,216,825	9,687,317	6,164,491	7,117,161	.735	.636	.038
Private Passenger Auto No-Fault (Personal Injury Protection)	2,953,706	2,751,742	2,043,348	1,824,384	.663	.743	.014
Other Private Passenger Auto-Liability	11,792,652	11,493,695	9,798,915	9,614,708	.837	.853	.013
Commercial Auto No-Fault (Personal Injury Protection)	685,270	785,586	246,390	104,501	133	.314	.037
Other Commercial Auto Liability	9,282,817	9,406,895	15,274,380	12,059,772	1.282	1.624	.042
Private Passenger Auto Physical Damage	8,415,652	7,623,805	6,504,745	6,655,857	.873	.853	.014
Commercial Auto Physical Damage	4,161,610	4,181,136	3,008,908	2,870,818	.687	.720	.042
Aircraft (All Perils)	282,737	217,593	43,556	217,470	.999	.200	.012
Fidelity	576,008	767,530	96,160	95,248	.124	.125	.036
Surety	5,375,328	5,860,186	4,465,595	6,097,922	1.041	.762	.079
Glass	28,652	26,793	5,812	4,083	.152	.217	.036
Burglary and Theft	207,830	232,384	42,019	46,766	.201	.181	.042
Boiler and Machinery	75,384	71,309	68,741	92,114	1.292	.964	.005
Industrial Fire	150,046	152,725	17,302	16,996	.111	.113	.035
Industrial Extended Coverage	44,722	46,086	4,933	119	.003	.107	.044
Totals	$ 90,286,016	$ 89,537,416	$ 77,708,516	$ 83,413,821	.932	.868	
UNIGARD							
Fire	$ 288	$ 168	$	$	....	....	....
Allied Lines	654	434	41	−39	−.090	.094	....
Homeowners Multiple Peril	371	507	−360	−360	−.710	−.710	....
Commercial Multiple Peril	28,958	31,616	....	....	....	....	....
Ocean Marine	707	445	....	....	....	....	....
Inland Marine	2,189	1,866	....	....	....	....	....
Workers Compensation	85,064	143,607	28,600	−32,716	−.228	.199	....
Other Liability	16,320	14,632	154,639	129,390	8.843	10.569	....
Private Passenger Auto No-Fault (Personal Injury Protection)	18	18	−2,658	−7,658	−425.444	147.667	....
Other Private Passenger Auto-Liability	7,867	7,461	124,490	−46,511	−6.234	16.685	....
Commercial Auto No-Fault (Personal Injury Protection)	389	214	....	....	....	....	....
Other Commercial Auto Liability	42,850	21,074	40,087	5,687	.270	1.902	....
Private Passenger Auto Physical Damage	128	146	−1,315	−1,315	−9.007	−9.007	....
Commercial Auto Physical Damage	7,990	5,436	2,218	2,218	.408	.408	....
Totals	$ 193,793	$ 227,624	$ 345,742	$ 48,696	.214	1.519	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
USAA							
Fire	$ 811,242	$ 740,417	$ 290,879	$ 316,577	.428	.393	.010
Allied Lines	807,391	720,323	207,455	215,767	.300	.288	.016
Homeowners Multiple Peril	11,190,428	10,383,416	6,543,838	6,771,922	.652	.630	.022
Ocean Marine	1,250,516	1,236,154	852,076	824,669	.667	.689	.024
Inland Marine	2,671,188	2,566,728	1,236,451	1,184,851	.462	.482	.020
Earthquake	11,415	11,448	....	....	....	....	.026
Other Liability	845,582	778,843	20,610	1,141,975	1.466	.026	.003
Private Passenger Auto No-Fault (Personal Injury Protection)	5,400,344	5,252,010	3,354,242	3,778,453	.719	.639	.025
Other Private Passenger Auto-Liability	39,259,589	37,136,229	26,075,764	34,251,248	.922	.702	.044
Private Passenger Auto Physical Damage	21,715,071	20,533,268	13,762,390	14,064,543	.685	.670	.036
Mobile Home Multiple Peril	253,120	238,817	75,103	80,437	.337	.314	.008
Totals	$ 84,215,886	$ 79,597,653	$ 52,418,808	$ 62,630,442	.787	.659	
UTICA MUTUAL							
Fire	$ 39,184	$ 53,421	$ 23,257	$ 22,984	.430	.435	....
Allied Lines	64,172	61,265	5,842	4,697	.077	.095	.001
Homeowners Multiple Peril	604,955	583,020	227,579	197,534	.339	.390	.001
Commercial Mutiple Peril	1,189,759	1,200,870	1,012,153	658,184	.548	.843	.003
Ocean Marine	92,456	128,747	....	−58,149	−.452	....	.002
Inland Marine	432,410	465,343	328,603	408,030	.877	.707	.003
Earthquake	145	76	....	....	....	....	....
Workers Compensation	1,764,219	1,949,396	1,236,776	856,178	.439	.634	.004
Other Liability	1,069,664	1,090,375	255,770	368,574	.338	.235	.004
Private Passenger Auto No-Fault (Personal Injury Protection)	189,797	193,634	159,967	140,554	.726	.826	.001
Other Private Passenger Auto-Liability	888,592	904,961	534,531	578,898	.640	.591	.001
Commercial Auto No-Fault (Personal Injury Protection)	43,058	50,023	11,609	7,804	.156	.232	.002
Other Commercial Auto Liability	699,096	683,968	387,673	548,069	.801	.567	.003
Private Passenger Auto Physical Damage	565,095	549,228	352,913	364,017	.663	.643	.001
Commercial Auto Physical Damage	272,339	283,907	254,831	211,458	.745	.898	.003
Aircraft (All Perils)	43,020	35,844	30,326	−44,674	−1.246	.846	.002
Fidelity	1,574	2,184	....	−1,000	−.458	....	....
Surety	76,101	63,057	823	2,823	.045	.013	.001
Glass	1,751	1,393	393	393	.282	.282	.002
Burglary and Theft	2,074	2,528	2,869	2,869	1.135	1.135	....
Totals	$ 8,059,461	$ 8,303,240	$ 4,826,115	$ 4,269,243	.514	.581	
VOYAGER							
Fire	$ 12,272	$ 2,731	$	$	....	....	....
Allied Lines	3,628	800	....	....	....	....	....
Homeowners Multiple Peril	57,893	20,882	3,210	82,845	3.967	.154	....
Commercial Multiple Peril	244,490	201,000	325,787	665,315	3.310	1.621	.001
Ocean Marine	648	648	263	263	.406	.406	....
Inland Marine	420,685	238,081	104,938	128,965	.542	.441	.003
Group Accident and Health	1,003,965	750,842	103,277	539,618	.719	.138	.016
Workers Compensation	5,701,315	3,568,375	1,671,584	2,878,534	.807	.468	.011
Other Liability	1,635,547	1,248,552	37,066	382,228	.306	.030	.007
Commercial Auto No-Fault (Personal Injury Protection)	26,699	14,267	1,742	33,520	2.349	.122	.001
Other Commercial Auto Liability	495,121	256,550	45,213	124,584	.486	.176	.002
Private Passenger Auto Physical Damage	67,944	−54,650	92,275	90,086	−1.648	−1.688	....
Commercial Auto Physical Damage	235,034	127,842	125,574	140,194	1.097	.982	.002
Surety	119,577	104,136	....	2,657	.026	....	.002
Totals	$ 10,024,838	$ 6,480,056	$ 2,510,929	$ 5,068,809	.782	.387	
WARNER							
Fire	$ 296,593	$ 352,838	$ 22,313	$ 21,613	.061	.063	.004
Allied Lines	158,995	182,063	26,272	23,026	.126	.144	.003
Homeowners Multiple Peril	659,245	456,990	246,050	414,626	.907	.538	.001
Commercial Multiple Peril	815,357	759,097	418,603	461,586	.608	.551	.002
Inland Marine	237,518	279,971	81,110	113,514	.405	.290	.002
Workers Compensation	182,110	272,974	277,846	212,088	.777	1.018	....
Other Liability	42,244	35,596	301,834	209,276	5.879	8.479	....
Glass	....	197	....	−162	−.822	....	....
Burglary and Theft	274	298	....	−13	−.044	....	....
Totals	$ 2,394,336	$ 2,340,024	$ 1,374,028	$ 1,455,554	.622	.587	
WESTERN INSURANCE COMPANY							
Inland Marine	$	$ 171	$	$ −20	−.117	....	....
Medical Malpractice	583	1,609	....	−6,029	−3.747	....	....
Workers Compensation	9,998	9,988	5,265	1,654	.166	.527	....
Other Liability	6,951	5,586	16,161	3,372	.604	2.893	....
Fidelity	34	33	....	3	.091	....	....
Surety	7,951	4,884	....	264	.054	....	....
Burglary and Theft	....	3	....	−1	−.333	....	....
Totals	$ 25,517	$ 22,274	$ 21,426	$ −757	−.034	.962	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
All Fire, Casualty, Surety and Title Insurance
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
WESTFIELD							
Fire	$ 7,626	$ 5,741	$ 75	$ 113	.020	.013	....
Allied Lines	8,827	7,017	1,859	1,971	.281	.265	....
Homeowners Multiple Peril	78,532	69,369	10,832	10,243	.148	.156	....
Commercial Multiple Peril	14,568	11,271	7,489	167,801	14.888	.664	....
Inland Marine	7,739	6,266	....	152	.024	....	....
Earthquake	75	44	....	....	....	....	....
Other Liability	8,106	10,531	....	736	.070	....	....
Private Passenger Auto No-Fault (Personal Injury Protection)	4,216	3,301	11	100	.030	.003	
Other Private Passenger Auto-Liability	29,592	23,657	2,119	3,435	.145	.090	....
Commercial Auto No-Fault (Personal Injury Protection)	1,261	1,203	111	122	.101	.092	....
Other Commercial Auto Liability	19,720	17,756	2,379	6,612	.372	.134	....
Private Passenger Auto Physical Damage	15,172	11,871	2,975	4,386	.369	.251	....
Commercial Auto Physical Damage	12,010	10,820	2,515	2,656	.245	.232	....
Surety	12,342	25,091	14,330	−66,447	−2.648	.571	....
Burglary and Theft	189	185	....	....	....	....	....
Totals	$ 219,975	$ 204,093	$ 44,695	$ 131,880	.646	.219	
ZURICH-AMERICAN INSURANCE COMPANY							
Fire	$ 66,782	$ 67,059	$ 10,527	$ 23,051	.344	.157	.001
Allied Lines	61,566	48,961	15,124	15,114	.309	.309	.001
Homeowners Multiple Peril	37,244	47,082	24,920	−18,903	−.401	.529	....
Commercial Multiple Peril	1,803,814	1,941,408	1,504,327	2,062,620	1.062	.775	.005
Ocean Marine	314,349	183,116	12,781	88,353	.482	.070	.006
Inland Marine	623,120	642,267	324,458	287,193	.447	.505	.005
Medical Malpractice	46,480	45,296	600	163,865	3.613	.013	.001
Earthquake	267	33	....	....	....	....	.001
Group Accident and Health	46,878	69,218	149,262	75,374	1.089	2.156	.001
All Other Accident and Health	274	475	656	537	1.131	1.381	....
Workers Compensation	18,731,702	19,266,202	9,804,699	12,261,989	.637	.509	.037
Other Liability	2,612,655	2,887,672	1,289,847	1,115,417	.386	.447	.011
Private Passenger Auto No-Fault (Personal Injury Protection)	42,810	50,000	39,139	33,441	.669	.783	....
Other Private Passenger Auto-Liability	258,774	284,830	470,808	676,236	2.374	1.653	....
Commercial Auto No-Fault (Personal Injury Protection)	250,639	316,022	73,650	128,887	.408	.233	.014
Other Commercial Auto Liability	4,006,670	3,974,427	3,977,704	5,434,022	1.367	1.001	.018
Private Passenger Auto Physical Damage	123,567	133,856	110,953	109,157	.815	.829	....
Commercial Auto Physical Damage	649,331	583,738	578,841	579,071	.992	.992	.006
Aircraft (All Perils)	22,543	33,276	6,421	−37,365	−1.123	.193	.001
Fidelity	40,703	42,101	9,215	20,024	.476	.219	.003
Surety	380,214	380,665	15,039	24,857	.065	.040	.006
Glass	27,582	24,164	10,628	7,800	.323	.440	.034
Burglary and Theft	64,549	61,949	30,298	9,633	.155	.489	.013
Totals	$ 31,069,514	$ 31,875,460	$ 18,668,646	$ 23,455,805	.736	.586	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5001) AAA LIFE INSURANCE COMPANY							
Group Accident and Health	$ 1,829,820	$ 1,601,660	$ 612,190	$ 676,251	.422	.382	.001
Totals	$ 1,829,820	$ 1,601,660	$ 612,190	$ 676,251	.422	.382	
(6010) ACACIA MUTUAL LIFE INSURANCE COMPANY							
(437) ACACIA LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 10,842	$ 11,231	$ 2,027	$ 43	.004	.180	....
Totals	$ 10,842	$ 11,231	$ 2,027	$ 43	.004	.180	
(5004) ACACIA NATIONAL LIFE INSURANCE COMPANY							
(437) ACACIA LIFE INSURANCE COMPANY							
No Business Written							
(5005) ACADEMY LIFE INSURANCE COMPANY							
(380) ACADEMY							
Group Accident and Health	$ 1,950,228	$ 1,916,870	$ 1,099,143	$ 1,138,191	.594	.573	.001
Guaranteed Renewable Accident and Health	372,942	391,398	211,359	221,201	.565	.540	.001
Totals	$ 2,323,170	$ 2,308,268	$ 1,310,502	$ 1,359,392	.589	.568	
(5007) ACCELERATION LIFE INSURANCE COMPANY							
(441) ACCELERATION CORPORATION							
Credit Accident and Health (Group and Individual)	$ 1,116,557	$ 598,441	$ 143,350	$ 295,015	.493	.240	.029
Totals	$ 1,116,557	$ 598,441	$ 143,350	$ 295,015	.493	.240	
(5009) ADJUSTABLE LIFE INSURANCE COMPANY							
(869) MINNESOTA MUTUAL							
No Business Written							
(5013) AETNA LIFE INSURANCE & ANNUITY COMPANY							
(001) AETNA LIFE AND CASUALTY							
No Business Written							
(5010) AETNA LIFE INSURANCE COMPANY							
(001) AETNA LIFE AND CASUALTY							
Group Accident and Health	$ 125,229,863	$ 126,432,234	$ 111,990,560	$ 117,731,088	.931	.886	.074
Credit Accident and Health (Group and Individual)	413,207	423,131	165,642	263,343	.622	.391	.010
Collectively Renewable Accident and Health	24,376	25,082	45,287	268,425	10.702	1.806	....
Non-Cancellable Accident and Health	479,750	379,791	296,532	2,015,398	5.307	.781	.007
Guaranteed Renewable Accident and Health	719,876	702,083	689,426	1,270,492	1.810	.982	.002
Non-Renewable Stated Reasons Accident and Health	2,938,730	2,982,811	3,600,315	3,860,152	1.294	1.207	.055
Other Accident Only	31,089	32,049	44,941	233,487	7.285	1.402	.004
All Other Accident and Health	11,069,429	11,042,480	9,169,362	12,697,373	1.150	.830	.047
Totals	$ 140,906,320	$ 142,019,661	$ 126,002,085	$ 138,339,758	.974	.887	
(5011) AETNA LIFE INSURANCE COMPANY OF ILLINOIS							
(001) AETNA LIFE AND CASUALTY							
Group Accident and Health	$ 81,756	$ 82,164	$ 92,858	$ 89,678	1.091	1.130	....
Totals	$ 81,756	$ 82,164	$ 92,858	$ 89,678	1.091	1.130	
(5020) AFRO-AMERICAN LIFE INSURANCE COMPANY							
Group Accident and Health	$ 34,835	$ 35,047	$ 34,194	$ 42,346	1.208	.976	....
Credit Accident and Health (Group and Individual)	10,589	$ 7,758	$ 395	$ 395	.051	.051	....
All Other Accident and Health	386,445	363,091	98,862	91,281	.251	.272	.001
Totals	$ 431,869	$ 405,896	$ 133,451	$ 134,022	.330	.329	
(5002) AIG LIFE INSURANCE COMPANY							
(012) AMERICAN INTERNATIONAL GROUP							
Group Accident and Health	$ 196,735	$ 206,037	$ 63,159	$ 68,612	.333	.307	....
Credit Accident and Health (Group and Individual)	5,500	5,023	19,529	25,128	5.003	3.888	....
Totals	$ 202,235	$ 211,060	$ 82,688	$ 93,740	.444	.392	
(5003) AM LIFE INSURANCE COMPANY							
(015) AMERICAN MUTUAL LIABILITY							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5028) ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA (352) HOUSEHOLD FINANCE							
Credit Accident and Health (Group and Individual)	$ 544,042	$ 668,966	$ 281,116	$ 266,245	.398	.420	.014
Guaranteed Renewable Accident and Health	6,272	6,272	9,310	6,371	1.016	1.484	....
Totals	$ 550,314	$ 675,238	$ 290,426	$ 272,616	.404	.430	
(5031) ALL AMERICAN ASSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
Group Accident and Health	$ 7,614	$	$	$	....	....	....
Non-Cancellable Accident and Health	....	....	370	....	....	....	....
Totals	$ 7,614	$	$ 370	$	....	....	
(5035) ALL AMERICAN LIFE INSURANCE COMPANY (498) USLIFE							
Group Accident and Health	$ 335,372	$ 334,701	$ 142,721	$ 177,830	.531	.426	....
Non-Cancellable Accident and Health	56,965	56,395	25,520	17,890	.317	.453	....
Guaranteed Renewable Accident and Health	66,850	63,975	56,990	236,622	3.699	.891	....
Other Accident Only	160	156	1,200	1,146	7.346	7.692	....
All Other Accident and Health	38,192	39,109	85,876	204,213	5.222	2.196	....
Totals	$ 497,539	$ 494,336	$ 312,307	$ 637,701	1.290	.632	
(5032) ALLIED LIFE INSURANCE COMPANY (003) AID INSURANCE SERVICES							
Guaranteed Renewable Accident and Health	$ 1,255	$ 1,214	$	$	....	....	....
Totals	$ 1,255	$ 1,214	$	$	....	....	
(5037) ALLSTATE LIFE INSURANCE COMPANY (008) ALLSTATE							
Group Accident and Health	$ 4,172,279	$ 4,385,752	$ 1,175,708	$ 3,877,612	.884	.268	.002
Credit Accident and Health (Group and Individual) .	24,837	41,371	34,037	11,526	.279	.823	....
Guaranteed Renewable Accident and Health	726,379	737,839	1,021,364	984,808	1.335	1.384	.002
Non-Renewable Stated Reasons Accident and Health	143,836	134,757	36,328	49,649	.368	.270	.002
Other Accident Only	413,323	392,348	270,756	589,208	1.502	.690	.061
All Other Accident and Health	300,472	292,182	93,429	25,159	.086	.320	.001
Totals	$ 5,783,126	$ 5,984,249	$ 2,631,622	$ 5,537,962	.925	.440	
(5033) AMALGAMATED LABOR LIFE INSURANCE COMPANY							
Group Accident and Health	$ 5,456,479	$	$ 5,048,806	$	....	....	.003
Non-Cancellable Accident and Health	....	....	2,400	....	....	....	....
Guaranteed Renewable Accident and Health	5,074	....	250	....	....	....	....
All Other Accident and Health	78	....	....	....	....	....	....
Totals	$ 5,461,631	$	$ 5,051,456	$	....	....	
(5049) AMERICAN AGENCY LIFE INSURANCE COMPANY (788) AMERICAN AGENCY							
Guaranteed Renewable Accident and Health	$ 547,476	$ 534,186	$ 47,435	$ 48,706	.091	.089	.001
Totals	$ 547,476	$ 534,186	$ 47,435	$ 48,706	.091	.089	
(5034) AMERICAN ANNUITY LIFE INSURANCE COMPANY (351) GEORGE WASHINGTON GROUP							
Credit Accident and Health (Group and Individual)	$ 17,575	$ 17,575	$	$	....	....	....
Totals	$ 17,575	$ 17,575	$	$	....	....	
(5042) AMERICAN BANKERS LIFE ASSURANCE COMPANY (465) AMERICAN BANKERS							
Group Accident and Health	$ 2,047,509	$ 2,059,463	$ 1,140,752	$ 1,350,145	.656	.554	.001
Credit Accident and Health (Group & Individual) ...	2,240,467	1,940,670	678,837	710,586	.366	.350	.059
Non-Cancellable Accident and Health	671,216	671,644	72,459	53,443	.080	.108	.009
Guaranteed Renewable Accident and Health	175	177	....	−1	−.006	....	....
All Other Accident and Health	33,411	33,413	....	1	....	....	....
Totals	$ 4,992,778	$ 4,705,367	$ 1,892,048	$ 2,114,174	.449	.402	
(5050) AMERICAN CAPITOL INSURANCE COMPANY							
All Other Accident and Health	$ 1,772	$ 1,739	$ 732	$ 1,021	.587	.421	....
Totals	$ 1,772	$ 1,739	$ 732	$ 1,021	.587	.421	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5056) AMERICAN CONSUMERS LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 30,725	$ 31,397	$ 10,221	$ 9,821	.313	.326	....
Totals	$ 30,725	$ 31,397	$ 10,221	$ 9,821	.313	.326	
(5048) AMERICAN DEFENDER LIFE INSURANCE COMPANY (327) EMPLOYERS REINSURANCE							
Group Accident and Health	$ 2,312	$ 2,312	$ 16,576	$ 21,815	9.436	7.170	....
Credit Accident and Health (Group and Individual)	3,406	3,267	5,007	4,174	1.278	1.533	....
Collectively Renewable Accident and Health	44,004	43,868	117,885	11,808	.269	2.687	....
Non-Cancellable Accident and Health	559	559	....	....	....	....	....
Guaranteed Renewable Accident and Health	8,861	8,998	11,635	11,435	1.271	1.293	....
Totals	$ 59,142	$ 59,004	$ 151,103	$ 49,232	.834	2.561	
(5745) AMERICAN EXPRESS LIFE INSURANCE COMPANY (076) FIREMANS FUND GROUP							
No Business Written							
(5044) AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS							
Group Accident and Health	$ 635	$ 536	$	$ −507	−.946	....	....
Guaranteed Renewable Accident and Health	15,369,208	15,547,776	9,318,380	9,414,432	.606	.599	.056
Totals	$ 15,369,843	$ 15,548,312	$ 9,318,380	$ 9,413,925	.605	.599	
(5036) AMERICAN FAMILY SECURITY INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 24	$ 24	$	$	....	....	....
Totals	$ 24	$ 24	$	$	....	....	
(5040) AMERICAN FIDELITY ASSURANCE COMPANY (330) AMERICAN FIDELITY							
Group Accident and Health	$ 518,124	$ 523,548	$ 369,681	$ 405,475	.774	.706	....
Guaranteed Renewable Accident and Health	9,110	9,151	4,069	10,194	1.114	.445	....
Other Accident Only	15	15	....	....	....	....	....
All Other Accident and Health	5,007	4,941	5,161	5,776	1.169	1.045	....
Totals	$ 532,256	$ 537,655	$ 378,911	$ 421,445	.784	.705	
(5043) AMERICAN FIDELITY LIFE INSURANCE COMPANY							
No Business Written							
(5039) AMERICAN FINANCIAL LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 318,920	$ 274,403	$ 57,221	$ 56,968	.208	.209	.008
Totals	$ 318,920	$ 274,403	$ 57,221	$ 56,968	.208	.209	
(5045) AMERICAN FOUNDATION LIFE INSURANCE COMPANY							
No Business Written							
(5059) AMERICAN FOUNDERS LIFE INSURANCE COMPANY (158) ANDERSON-CLAYTON							
Non-Cancellable Accident and Health	$ 258	$ 249	$ 106	$ 300	1.205	.426	....
Guaranteed Renewable Accident and Health	1,111	1,096	850	976	.891	.776	....
Totals	$ 1,369	$ 1,345	$ 956	$ 1,276	.949	.711	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5052) AMERICAN GENERAL LIFE INSURANCE COMPANY OF DELAWARE (011) AMERICAN GENERAL GROUP							
Group Accident and Health	$ 309,455	$ 289,666	$ 316,774	$ 323,480	1.117	1.094	....
Non-Cancellable Accident and Health	21,034	21,259	8,645	8,398	.395	.383	....
Guaranteed Renewable Accident and Health	170,401	172,603	104,354	103,110	.597	.607	....
Other Accident Only	362	386	352	536	1.464	.962	....
All Other Accident and Health	1,643	1,671	1,369	807	.483	.819	....
Totals	$ 502,895	$ 485,565	$ 431,494	$ 436,331	.899	.869	
(5058) AMERICAN GENERAL LIFE INSURANCE COMPANY OF NEW YORK (011) AMERICAN GENERAL GROUP							
Group Accident and Health	$	$	$ 3,114	$ 2,726	....	....	....
Collectively Renewable Accident and Health	64,085	65,085	41,818	38,051	.585	.643	.001
Non-Cancellable Accident and Health	21,790	21,546	76,619	102,690	4.768	3.556	....
Guaranteed Renewable Accident and Health	499,341	525,827	672,558	823,806	1.567	1.279	.001
All Other Accident and Health	908	1,009	142	101	.100	.141	....
Totals	$ 586,124	$ 613,467	$ 794,251	$ 967,374	1.577	1.295	
(5054) AMERICAN GUARANTY LIFE INSURANCE COMPANY (593) AMERICAN GUARANTY FINANCIAL							
Group Accident and Health	$ 4,916	$ 4,916	$ 6,844	$ 6,844	1.392	1.392	....
Collectiviey Renewable Accident and Health	956,671	976,084	269,827	353,473	.362	.276	.019
Totals	$ 961,587	$ 981,000	$ 276,671	$ 360,317	.367	.282	
(5051) AMERICAN HEALTH AND LIFE INSURANCE COMPANY (041) GULF INSURANCE							
Group Accident and Health	$ 46,577	$ 127,333	$ 1,252,817	$ 985,916	7.743	9.839	....
Credit Accident and Health (Group and Individual)	95,744	167,435	117,710	988	.006	.703	.002
Collectively Renewable Accident and Health	1,487	1,679	103,320	89,638	53.388	61.537	....
Non-Cancellable Accident and Health	172	189	....	....	....	....	....
Guaranteed Renewable Accident and Health	143,664	135,712	96,855	92,399	.681	.714	....
Other Accident Only	5,387	53,770	28,715	35,393	.658	.534	....
All Other Accident and Health	16,312	15,283	7,042	10,893	.714	.461	....
Totals	$ 309,343	$ 501,381	$ 1,606,459	$ 1,215,227	2.424	3.204	
(5046) AMERICAN HERITAGE LIFE INSURANCE COMPANY (777) AMERICAN HERITAGE							
Group Accident and Health	$ 31,528,346	$ 31,475,519	$ 31,612,909	$ 31,824,214	1.011	1.004	.018
Credit Accident and Health (Group and Individual)	683,765	665,507	300,158	334,609	.503	.451	.018
Non-Cancellable Accident and Health	107,298	104,847	48,191	80,146	.764	.460	.001
Guaranteed Renewable Accident and Health	2,059,619	2,017,388	612,753	626,770	.311	.304	.007
Totals	$ 34,479,028	$ 34,263,261	$ 32,574,011	$ 32,865,739	.959	.951	
(5047) AMERICAN INCOME LIFE INSURANCE COMPANY							
Group Accident and Health	$ 51,797	$ 51,956	$ 34,414	$ 35,222	.678	.662	....
Non-Cancellable Accident and Health	713	748	2,188	2,654	3.548	2.925	....
Guaranteed Renewable Accident and Health	944,501	948,073	511,859	604,532	.638	.540	.003
Non-Renewable Stated Reasons Accident and Health	170,626	174,276	111,659	119,984	.688	.641	.003
Totals	$ 1,167,637	$ 1,175,053	$ 660,120	$ 762,392	.649	.562	
(5053) AMERICAN INTERNATIONAL LIFE ASSURANCE COMPANY OF NEW YORK (012) AMERICAN INTERNATIONAL GROUP							
Group Accident and Health	$ 111,334	$ 126,512	$ 109,452	$ 119,677	.946	.865	....
Totals	$ 111,334	$ 126,512	$ 109,452	$ 119,677	.946	.865	
(5055) AMERICAN INVESTORS LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 3,539	$ 4,069	$ 2,246	$ 2,175	.535	.552	....
Totals	$ 3,539	$ 4,069	$ 2,246	$ 2,175	.535	.552	
(5029) AMERICAN LIBERTY LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 88,048	$ 80,421	$	$ 5,000	.062	....	....
Totals	$ 88,048	$ 80,421	$	$ 5,000	.062	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5057) AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY OF KENTUCKY							
No Business Written							
(5062) AMERICAN LIFE ASSURANCE CORPORATION							
No Business Written							
(5061) AMERICAN LIFE AND CASUALTY INSURANCE COMPANY (177) STATESMAN							
Group Accident and Health	$ 34,653	$ 45,331	$	$			
Collectively Renewable Accident and Health	52,040	49,096	25,463	26,249	.535	.519	.001
Non-Cancellable Accident and Health	213	237					
Guaranteed Renewable Accident and Health	1,260	1,230	122	89	.072	.099	
Non-Renewable Stated Reasons Accident and Health	376	367	167	203	.553	.455	
Totals	$ 88,542	$ 96,261	$ 25,772	$ 26,541	.276	.268	
(5063) AMERICAN LIFE INSURANCE COMPANY OF NEW YORK							
Guaranteed Renewable Accident and Health	$ 5,590	$ 5,838	$ 32,152	$ 39,816	6.820	5.507	
Non-Renewable Stated Reasons Accident and Health			2,350	−2,021			
Totals	$ 5,590	$ 5,838	$ 34,502	$ 37,795	6.474	5.910	
(5067) AMERICAN MERCHANTS LIFE INSURANCE COMPANY (805) AMERICAN HARDWARE							
No Business Written							
(5070) AMERICAN NATIONAL INSURANCE COMPANY (408) AMERICAN NATIONAL FINANCIAL							
Group Accident and Health	$ 1,680,719	$ 1,670,620	$ 1,758,519	$ 1,770,762	1.060	1.053	
Credit Accident and Health (Group & Individual)	−539	2,050	8,783	2,609	1.273	4.284	
Collectively Renewable Accident and Health	54,334	55,833	51,776	49,904	.894	.927	.001
Non-Cancellable Accident and Health	141,747	142,814	39,145	48,348	.339	.274	.002
Guaranteed Renewable Accident and Health	524,771	527,383	555,340	598,957	1.136	1.053	.001
All Other Accident and Health	287,542	289,617	204,883	231,994	.801	.707	.001
Totals	$ 2,688,574	$ 2,688,317	$ 2,618,446	$ 2,702,574	1.005	.974	
(5069) AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS (408) AMERICAN NATIONAL FINANCIAL							
No Business Written							
(5072) AMERICAN PIONEER LIFE INSURANCE COMPANY (713) AMERICAN DIVERSIFIED							
Group Accident and Health	$ 3,289,614	$ 3,174,800	$ 2,423,635	$ 2,860,244	.901	.763	.001
Guaranteed Renewable Accident and Health	149,433	148,409	83,789	76,126	.513	.565	
Totals	$ 3,439,047	$ 3,323,209	$ 2,507,424	$ 2,936,370	.884	.755	
(5064) AMERICAN PROGRESSIVE LIFE & HEALTH INSURANCE COMPANY OF NEW YORK (431) RESERVE LIFE							
Non-Cancellable Accident and Health	$ 1,763	$ 1,791	$ 935	$ 1,095	.611	.522	
Guaranteed Renewable Accident and Health	102,041	108,986	56,709	59,720	.548	.539	
Non-Renewable Stated Reasons Accident and Health	1,366	1,407	5,176	−1,853	−1.317	3.679	
Other Accident Only	450	451	89	142	.315	.197	
All Other Accident and Health	1,081	1,125	2,010	−14,245	−12.662	1.787	
Totals	$ 106,701	$ 113,760	$ 66,919	$ 44,859	.394	.586	
(5065) AMERICAN PROTECTORS LIFE INSURANCE COMPANY							
No Business Written							
(5075) AMERICAN PUBLIC LIFE INSURANCE COMPANY							
Group Accident and Health	$	$	$ 1,142	$			
Guaranteed Renewable Accident and Health	320,904	275,977	181,128	174,269	.631	.656	.001
Totals	$ 320,904	$ 275,977	$ 182,270	$ 174,269	.631	.660	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6025) AMERICAN REPUBLIC INSURANCE COMPANY							
Group Accident and Health	$ 27,122	$ 27,030	$ 1,568	$ 16,002	.592	.058	....
Non-Cancellable Accident and Health	337	338	92	89	.263	.272	....
Guaranteed Renewable Accident and Health	6,891,699	6,800,106	3,533,409	4,713,971	.693	.520	.025
Other Accident Only	186	181	....	....	....	....	....
All Other Accident and Health	20,756	22,479	16,431	15,950	.710	.731	....
Totals	$ 6,940,100	$ 6,850,136	$ 3,551,500	$ 4,746,012	.693	.518	
(5810) AMERICAN SECURITY LIFE INSURANCE COMPANY							
No Business Written							
(5079) AMERICAN STATES LIFE INSURANCE COMPANY (020) LINCOLN NATIONAL							
Group Accident and Health	$ 859,919	$ 842,532	$ 715,369	$ 705,186	.837	.849	....
Totals	$ 859,919	$ 842,532	$ 715,369	$ 705,186	.837	.849	
(5089) AMERICAN SUN LIFE INSURANCE COMPANY (768) SOUTHEASTERN GENERAL							
Collectively Renewable Accident and Health	$ 946,693	$ 665,481	$ 214,190	$ 294,120	.442	.322	.019
Guaranteed Renewable Accident and Health	5,549,576	5,494,758	2,238,730	2,693,800	.490	.407	.020
Totals	$ 6,496,269	$ 6,160,239	$ 2,452,920	$ 2,987,920	.485	.398	
(5288) AMERICAN TRUSTEE LIFE COMPANY OF ARIZONA (756) LSM CORP.							
No Business Written							
(5800) AMERICAN UNION LIFE INSURANCE COMPANY							
No Business Written							
(6030) AMERICAN UNITED LIFE INSURANCE COMPANY							
Group Accident and Health	$ 1,861,912	$ 1,859,656	$ 1,832,731	$ 1,854,557	.997	.986	.001
Non-Cancellable Accident and Health	164,005	160,418	76,771	109,013	.680	.479	.002
Guaranteed Renewable Accident and Health	391,087	380,129	109,743	117,907	.310	.289	.001
Non-Renewable Stated Reasons Accident and Health	37,836	36,796	7,067	7,539	.205	.192	....
Totals	$ 2,454,840	$ 2,436,999	$ 2,026,312	$ 2,089,016	.857	.831	
(5081) AMERICAN WAY LIFE INSURANCE COMPANY (673) AMERICAN WAY							
Credit Accident and Health (Group and Individual)	$ 194,799	$ 56,806	$ 4,751	$ 28,775	.507	.084	.005
Totals	$ 194,799	$ 56,806	$ 4,751	$ 28,775	.507	.084	
(5038) AMERICAN-AMICABLE LIFE INSURANCE COMPANY (087) GULF UNITED CORP.							
Group Accident and Health	$ 32,239	$ 32,239	$ 6,345	$ 6,345	.197	.197	....
Credit Accident and Health (Group and Individual)	2,970	3,160	1,238	−244	−.077	.392	....
Totals	$ 35,209	$ 35,399	$ 7,583	$ 6,101	.172	.214	
(5066) AMICA LIFE INSURANCE COMPANY (028) AMICA MUTUAL GROUP							
No Business Written							
(5068) AMOCO LIFE INSURANCE COMPANY (436) IMPERIAL CASUALTY AND INDEMNITY							
Guaranteed Renewable Accident and Health	$ 118,886	$ 97,584	$ 50,465	$ 76,925	.788	.517	....
Totals	$ 118,886	$ 97,584	$ 50,465	$ 76,925	.788	.517	
(5071) ANCHOR NATIONAL LIFE INSURANCE COMPANY (280) WASHINGTON NATIONAL CORP.							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5086) APPALACHIAN NATIONAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 151,662	$ 164,047	$ 137,774	$ 58,034	.354	.840	....
Credit Accident and Health (Group and Individual)	....	68	....	....	....	....	....
Non-Cancellable Accident and Health	1,167	1,213	7,000	7,000	5.771	5.771	....
Guaranteed Renewable Accident and Health	2,984	3,019	....	....	....	....	....
All Other Accident and Health	1,684	1,625	4,086	4,086	2.514	2.514	....
Totals	$ 157,497	$ 169,972	$ 148,860	$ 69,120	.407	.876	
(5092) ARCADIA NATIONAL LIFE INSURANCE COMPANY **(674) BORG-WARNER CORP.**							
Credit Accident and Health (Group and Individual)	$ 166	$ 12,031	$ 12,422	$ 11,642	.968	1.032	....
Totals	$ 166	$ 12,031	$ 12,422	$ 11,642	.968	1.032	
(5073) ARGUS LIFE INSURANCE COMPANY **(168) SOUTH CAROLINA INSURANCE**							
Guaranteed Renewable Accident and Health	$ 75	$ 80	....	$	....	....	....
Other Accident Only	137,760	27,552	....	6,708	.243	....	.020
Totals	$ 137,835	$ 27,632	$	$ 6,708	.243	....	
(5790) ARMOUR LIFE INSURANCE COMPANY **(588) KANSAS CITY LIC**							
No Business Written							
(5076) ASSOCIATED DOCTORS HEALTH & LIFE INSURANCE COMPANY **(451) ASSOCIATED DOCTORS HEALTH & LIFE**							
Guaranteed Renewable Accident and Health	$ 2,907,660	$ 2,838,759	$ 1,180,725	$ 1,206,798	.425	.416	.010
All Other Accident and Health	33,343	28,674	3,709	3,631	.127	.129	....
Totals	$ 2,941,003	$ 2,867,433	$ 1,184,434	$ 1,210,429	.422	.413	
(5082) ASSOCIATED GENERAL LIFE INSURANCE COMPANY **(124) MICHIGAN MUTUAL**							
No Business Written							
(5077) ASSOCIATES LIFE INSURANCE COMPANY **(671) ALEXANDER NATIONAL GROUP**							
Non-Cancellable Accident and Health	$ 496	$ 402	$ 4,790	$ 2,123	5.281	11.915	....
Guaranteed Renewable Accident and Health	535,688	521,814	488,617	383,857	.736	.936	.001
Non-Renewable Stated Reasons Accident and Health	702	612	....	....	....	....	....
All Other Accident and Health	556	569	....	....	....	....	....
Totals	$ 537,442	$ 523,397	$ 493,407	$ 385,980	.737	.943	
(5078) ASSOCIATION LIFE INSURANCE COMPANY INCORPORATED **(258) HARCO HOLDINGS**							
Group Accident and Health	$ 1,866,500	$ 1,902,805	$ 1,461,788	$ 1,597,451	.840	.768	.001
All Other Accident and Health	32,744	32,109	34,021	36,393	1.133	1.060	....
Totals	$ 1,899,244	$ 1,934,914	$ 1,495,809	$ 1,633,844	.844	.773	
(5101) ASSURANCE LIFE COMPANY **(856) BUSINESSMENS ASSURANCE**							
No Business Written							
(5080) ATLANTA LIFE INSURANCE COMPANY **(714) SOUTHERN AID LIFE**							
Group Accident and Health	$ 4,605	$ 4,605	$ 25,006	$ 25,006	5.430	5.430	....
Non-Cancellable Accident and Health	302,044	302,044	114,615	114,615	.379	.379	.004
All Other Accident and Health	481,170	481,170	131,852	131,852	.274	.274	.002
Totals	$ 787,819	$ 787,819	$ 271,473	$ 271,473	.345	.345	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5083) ATLANTIC AMERICAN LIFE INSURANCE COMPANY (587) ATLANTIC AMERICAN							
Non-Cancellable Accident and Health	$ 1,779	$ 1,457	$ 2,232	$ 2,228	1.529	1.532	....
Guaranteed Renewable Accident and Health	62,411	51,115	42,698	42,613	.834	.835	....
Non-Renewable Stated Reasons Accident and Health	1,714	1,403	1,174	1,172	.835	.837	....
Totals	$ 65,904	$ 53,975	$ 46,104	$ 46,013	.852	.854	
(5084) AUTO-OWNERS LIFE INSURANCE COMPANY (280) AUTO-OWNERS GROUP							
Guaranteed Renewable Accident and Health	$ 25,700	$ 25,185	$ 9,853	$ 16,397	.651	.391	....
Totals	$ 25,700	$ 25,185	$ 9,853	$ 16,397	.651	.391	
(5091) BALTIMORE LIFE INSURANCE COMPANY (849) BALTIMORE LIFE							
Guaranteed Renewable Accident and Health	$ 362	$ 362	$	$	....	....	....
Totals	$ 382	$ 362	$	$	....	....	
(5035) BANKERS FIDELITY LIFE INSURANCE COMPANY (587) ATLANTIC AMERICAN							
Guaranteed Renewable Accident and Health	$ 102,726	$ 96,131	$ 31,190	$ 31,358	.326	.324	....
Totals	$ 102,726	$ 96,131	$ 31,190	$ 31,358	.326	.324	
(5096) BANKERS LIFE & CASUALTY COMPANY OF NEW YORK (115) MAC ARTHUR GROUP							
Non-Cancellable Accident and Health	$ 1,046	$ 1,040	$ 1,763	$ 397	.382	1.695	....
Guaranteed Renewable Accident and Health	7,446	7,324	42,669	69,888	9.542	5.826	....
All Other Accident and Health	....	....	2,191	−1,949	....	....	....
Totals	$ 8,492	$ 8,364	$ 46,623	$ 68,336	8.170	5.574	
(5090) BANKERS LIFE AND CASUALTY COMPANY (115) MAC ARTHUR GROUP							
Group Accident and Health	$ 1,092,974	$ 1,069,925	$ 1,104,383	$ 1,168,944	1.093	1.032	....
Collectively Renewable Accident and Health	4,555,904	4,481,792	3,950,348	4,603,619	1.027	.881	.094
Non-Cancellable Accident and Health	254,354	269,669	37,183	33,129	.123	.138	.003
Guaranteed Renewable Accident and Health	19,807,565	19,649,169	12,883,193	12,992,835	.661	.645	.072
Non-Renewable Stated Reasons Accident and Health	30,853	27,505	32,958	50,855	1.849	1.198	....
Other Accident Only	20,568	21,689	2,714	−606	−.028	.125	.003
All Other Accident and Health	1,041,276	1,056,627	348,226	338,451	.320	.330	.004
Totals	$ 26,803,494	$ 26,576,376	$ 18,159,005	$ 19,187,227	.722	.683	
(6040) BANKERS LIFE COMPANY (332) BANKERS LIFE							
Group Accident and Health	$ 22,931,917	$ 22,783,780	$ 19,469,344	$ 21,139,597	.926	.855	.013
Non-Cancellable Accident and Health	341,387	360,423	249,197	334,737	.929	.691	.005
Guaranteed Renewable Accident and Health	1,561,058	1,455,771	1,694,898	926,984	.637	1.164	.005
Non-Renewable Stated Reasons Accident and Health	18,365	18,564	61,337	67,911	3.658	3.304	....
Other Accident Only	104	105	....	....	....	....	....
All Other Accident and Health	113,419	114,061	81,770	90,865	.796	.717	....
Totals	$ 24,966,250	$ 24,732,724	$ 21,556,546	$ 22,560,094	.912	.872	
(6045) BANKERS LIFE INSURANCE COMPANY OF NEBRASKA							
Group Accident and Health	$ 1,791,141	$ 1,820,131	$ 1,181,695	$ 1,445,040	$ .794	.649	.001
Non-Cancellable Accident and Health	51,337	53,604	11,168	7,684	.143	.208	....
Guaranteed Renewable Accident and Health	12,654	14,819	13,918	12,924	.872	.939	....
Other Accident Only	70	70	....	10	.143	....	....
All Other Accident and Health	621	657	50	−135	−.205	.076	....
Totals	$ 1,855,823	$ 1,889,281	$ 1,206,831	$ 1,465,523	.776	.639	
(5095) BANKERS LIFE INSURANCE COMPANY OF FLA. (689) BANKERS INSURANCE GROUP							
Credit Accident and Health (Group and Individual)	$ 1,224,304	$ 1,133,582	$ 221,264	$ 224,672	.198	.195	.032
Other Accident Only	2,802	13,470	....	−1,500	−.111	....	....
All Other Accident and Health	273,806	254,013	199,720	193,520	.722	.786	.001
Totals	$ 1,500,912	$ 1,401,085	$ 420,984	$ 406,692	.290	.300	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5098) BANKERS NATIONAL LIFE INSURANCE COMPANY (180) NATIONAL AMERICAN							
Non-Cancellable Accident and Health	$ 6,509	$ 6,509	$ 35,530	$ 35,530	5.459	5.459	....
Totals	$ 6,509	$ 6,509	$ 35,530	$ 35,530	5.459	5.459	
(5100) BANKERS SECURITY LIFE INSURANCE SOCIETY (072) FINANCIAL SECURITY							
Group Accident and Health	$ 65,054	$ 63,226	$ 46,448	$ 46,448	.735	.735	....
Non-Cancellable Accident and Health	12,903	13,235	46,290	46,290	3.498	3.498	....
Guaranteed Renewable Accident and Health	7,942	7,845	5,998	5,998	.765	.765	....
Totals	$ 85,899	$ 84,306	$ 98,736	$ 98,736	1.171	1.171	
(5102) BANKERS UNION LIFE INSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
Non-Cancellable Accident and Health	$ 1,415	$ 1,385	$ 3,081	$ 6,436	4.647	2.225	....
Guaranteed Renewable Accident and Health	24,263	24,045	11,425	8,569	.356	.475	....
All Other Accident and Health	1,932	2,454	7,814	4,352	1.773	3.184	....
Totals	$ 27,610	$ 27,884	$ 22,320	$ 19,357	.694	.800	
(5099) BANKERS UNITED LIFE ASSURANCE COMPANY (468) LIFE INVESTORS							
Group Accident and Health	$ 896,588	$ 664,473	$ 445,638	$ 484,478	.729	.671	....
Non-Cancellable Accident and Health	317	294	245	145	.493	.833	....
Guaranteed Renewable Accident and Health	51,495	51,132	27,365	30,732	.601	.535	....
Totals	$ 948,400	$ 715,899	$ 473,248	$ 515,355	.720	.661	
(5233) BANNER LIFE INSURANCE COMPANY (872) LEGAL AND GENERAL AMERICAN							
Group Accident and Health	$ 42,832	$ 43,249	$ 40,735	$ 41,142	.951	.942	....
Credit Accident and Health (Group and Individual)	−8,743	−13,912	632,812	628,9[illegible]7	−45.211	−45,487	....
Non-Cancellable Accident and Health	14,037	13,533	8,878	9,2[illegible]6	.685	.656	....
Guaranteed Renewable Accident and Health	79,144	76,305	50,055	52,2[illegible]6	.685	.656	....
All Other Accident and Health	40,508	39,054	25,619	26,741	.685	.656	....
Totals	$ 167,778	$ 158,229	$ 758,099	$ 758,372	4.793	4.791	
(5210) BCS LIFE INSURANCE COMPANY							
Group Accident and Health	$ 250,581	$ 231,412	$ 556,606	$ 470,207	2.032	2.405	....
All Other Accident and Health	2,101	2,101	....	....	....	....	....
Totals	$ 252,682	$ 233,513	$ 556,606	$ 470,207	2.014	2.384	
(5093) BLC NATIONAL INSURANCE COMPANY (332) BANKERS LIFE GROUP							
No Business Written							
(5106) BENEFICIAL LIFE INSURANCE COMPANY (615) BENEFICIAL LIFE							
Non-Cancellable Accident and Health	$ 1,381	$ 1,381	$ 7,200	$ 17,280	12.513	5.214	....
Guaranteed Renewable Accident and Health	535	535	....	....	....	....	....
Totals	$ 1,916	$ 1,916	$ 7,200	$ 17,280	9.019	3.758	
(5103) BENEFICIAL STANDARD LIFE INSURANCE COMPANY (337) BENEFICIAL STANDARD							
Group Accident and Health	$ 251	$ 13,571	$	$ 10,937	.806	....	....
Collectively Renewable Accident and Health	228,097	879,256	399,506	522,389	.594	.454	.004
Non-Cancellable Accident and Health	2,074	14,079	3,000	11,668	.829	.213	....
Guaranteed Renewable Accident and Health	2,168,396	906,299	934,395	541,274	.597	1.031	.007
Non-Renewable Stated Reasons Accident and Health	3,243	16,643	1,104	15,283	.918	.066	....
Other Accident Only	103,508	280,859	28,667	135,298	.482	.102	.015
All Other Accident and Health	37,954	116,037	28,352	101,848	.878	.244	....
Totals	$ 2,543,523	$ 2,226,744	$ 1,395,024	$ 1,338,697	.601	.626	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6055) BENEFIT TRUST LIFE INSURANCE COMPANY							
Group Accident and Health	$ 568,546	$ 555,220	$ 379,338	$ 384,865	.693	.633	....
Collectively Renewable Accident and Health	1,842	1,887	1,261	8	.004	.668	....
Non-Cancellable Accident and Health	1,187	1,202	266	192	.160	.221	....
Guaranteed Renewable Accident and Health	649,624	638,945	371,621	374,616	.586	.582	.002
Non-Renewable Stated Reasons Accident and Health	2,254	2,160	910	498	.231	.421	....
All Other Accident and Health	89,319	84,072	52,114	50,783	.604	.620	....
Totals	$ 1,312,772	$ 1,283,486	$ 805,510	$ 810,962	.632	.628	
(6060) BERKSHIRE LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 415,082	$ 389,416	$ 230,727	$ 252,200	.648	.592	.006
Guaranteed Renewable Accident and Health	267,130	328,038	407,058	445,351	1.358	1.241	....
Non-Renewable Stated Reasons Accident and Health	483	482	....	....	....	....	....
Totals	$ 682,695	$ 717,936	$ 637,785	$ 697,551	.972	.888	
(9992) BLUE CROSS & BLUE SHIELD OF FLORIDA INCORPORATED							
Group Accident and Health	$ 366,667,240	$ 366,867,466	$ 336,379,500	$ 348,062,500	.949	.917	.217
All Other Accident and Health	170,897,581	169,169,425	130,601,583	136,553,583	.807	.772	.728
Totals	$ 537,564,821	$ 536,036,891	$ 466,981,083	$ 484,616,083	.904	.871	
(6063) BOSTON MUTUAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 53,820	$ 51,366	$ 374,806	$ 282,899	5.508	7.297	....
Guaranteed Renewable Accident and Health	199	194	....	....	....	....	....
Totals	$ 54,019	$ 51,560	$ 374,806	$ 282,899	5.487	7.269	
(5094) BRADFORD NATIONAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 98,251	$ 97,158	$ 134,512	$ 134,512	1.384	1.384	....
Collectively Renewable Accident and Health	3,048	3,003	....	....	....	....	....
Guaranteed Renewable Accident and Health	12,528	17,671	9,185	−3,289	−.186	.520	....
Totals	$ 113,827	$ 117,832	$ 143,697	$ 131,223	1.114	1.220	
(5112) BRITISH FIDELITY ASSURANCE, LTD.							
No Business Written							
(5105) BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA **(856) BUSINESS MENS ASSURANCE**							
Group Accident and Health	$ 1,480,259	$ 1,489,533	$ 1,532,292	$ 1,231,523	.827	1.029	....
Collectively Renewable Accident and Health	11,181	11,159	6,535	6,682	.599	.586	....
Non-Cancellable Accident and Health	9,065	9,201	7,072	30,621	3.328	.769	....
Guaranteed Renewable Accident and Health	634,718	635,045	392,135	450,261	.709	.617	.002
Non-Renewable Stated Reasons Accident and Health	26,768	23,694	44,862	78,759	3.324	1.893	....
Other Accident Only	48,953	50,287	37,384	36,635	.729	.743	.007
All Other Accident and Health	511,573	520,027	322,504	235,464	.453	.620	.002
Totals	$ 2,722,517	$ 2,738,946	$ 2,342,784	$ 2,069,945	.756	.855	
(5675) CM LIFE INSURANCE COMPANY **(854) CONNECTICUT MUTUAL**							
No Business Written							
(5676) CML PENSION AND LIFE INSURANCE COMPANY **(854) CONNECTICUT MUTUAL**							
No Business Written							
(5109) CALIFORNIA LIFE INSURANCE COMPANY							
Group Accident and Health	$ 173	$	$ 117,750	$	....	....	....
All Other Accident and Health	1,140	....	....	....	....	....	....
Totals	$ 1,313	$	$ 117,750	$	....	....	....
(7005) CANADA LIFE ASSURANCE COMPANY **(509) CANADA LIFE ASSURANCE COMPANY**							
Group Accident and Health	$ 19,455	$ 19,452	$ 25,711	$ 44,183	2.271	1.322	....
Non-Cancellable Accident and Health	32,622	31,701	17,200	−24,716	−.780	.543	....
Totals	$ 52,077	$ 51,153	$ 42,911	$ 19,467	.381	.839	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5107) CAPITAL INVESTORS LIFE INSURANCE COMPANY (768) SOUTHEASTERN GENERAL							
No Business Written							
(5104) CAPITOL AMERICAN LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 449,619	$ 453,391	$ 54,364	$ 64,598	.142	.120	.001
Totals	$ 449,619	$ 453,391	$ 54,364	$ 64,598	.142	.120	
(5097) CAPITOL BANKERS LIFE INSURANCE COMPANY							
No Business Written							
(5155) CAPITOL FIDELITY LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 37,198	$ 37,198	$ 176	$ 176	.005	.005	....
Totals	$ 37,198	$ 37,198	$ 176	$ 176	.005	.005	
(5106) CAPITOL LIFE INSURANCE COMPANY (156) GULF AND WESTERN							
Group Accident and Health	$ 722,014	$ 716,743	$ 501,448	$ 524,164	.731	.700	....
Collectively Renewable Accident and Health	....	....	400	−711	....	....	....
Non-Cancellable Accident and Health	1,072	1,078	6,097	1,341	1.244	5.656	....
Guaranteed Renewable Accident and Health	20,451	19,584	11,387	30,395	1.552	.581	....
All Other Accident and Health	1,624	1,640	....	....	....	....	....
Totals	$ 745,161	$ 739,045	$ 519,332	$ 555,189	.751	.703	
(5110) CELTIC LIFE INSURANCE COMPANY (827) CELTIC GROUP							
Group Accident and Health	$ 56,536	$ 53,884	$ 4,538	$ 4,538	.084	.084	....
Credit Accident and Health (Group and Individual)	17,203	115,800	61,332	19,333	.167	.530	....
Totals	$ 73,739	$ 169,684	$ 65,870	$ 23,871	.141	.388	
(5115) CENTENNIAL LIFE INSURANCE COMPANY (327) EMPLOYERS REINSURANCE							
Group Accident and Health	$ 5,598,851	$ 5,142,686	$ 4,138,081	$ 4,048,413	.787	.805	.003
Guaranteed Renewable Accident and Health	311,496	306,242	217,712	168,218	.549	.711	.001
Totals	$ 5,910,347	$ 5,448,928	$ 4,355,793	$ 4,216,631	.774	.799	
(5111) CENTRAL GUARDIAN LIFE INSURANCE COMPANY							
No Business Written							
(5119) CENTRAL LIFE ASSURANCE COMPANY (890) CENTRAL LIFE GROUP							
Group Accident and Health	$ 5,376,067	$ 5,348,427	$ 5,648,557	$ 5,692,343	1.064	1.056	.003
Non-Cancellable Accident and Health	116,717	117,889	108,564	75,584	.641	.921	.001
Guaranteed Renewable Accident and Health	287,658	302,589	243,195	302,053	.998	.804	.001
Totals	$ 5,780,442	$ 5,768,905	$ 6,000,316	$ 6,069,980	1.052	1.040	
(5120) CENTRAL LIFE INSURANCE COMPANY OF FLORIDA							
Non-Renewable Stated Reasons Accident and Health	$ 820,525	$ 816,639	$ 421,596	$ 383,497	.470	.516	.015
Totals	$ 820,525	$ 816,639	$ 421,596	$ 383,497	.470	.516	
(5123) CENTRAL NATIONAL LIFE INSURANCE COMPANY OF OMAHA (342) BENICO HOLDING COMPANY							
Group Accident and Health	$ 236,438	$ 196,906	$ 285,999	$ 231,563	1.176	1.452	....
Credit Accident and Health (Group and Individual)	563,586	574,319	181,439	148,304	.258	.316	.014
Non-Renewable Stated Reasons Accident and Health	511	511	3,546	3,546	6.939	6.939	....
Totals	$ 800,535	$ 771,736	$ 470,984	$ 383,413	.497	.610	
(5122) CENTRAL NATIONAL LIFE INSURANCE COMPANY (219) DEERE AND COMPANY GROUP							
Non-Cancellable Accident and Health	$ 7,511	$ 7,542	$ 11,117	$ 11,617	1.540	1.474	....
Guaranteed Renewable Accident and Health	572,808	579,016	715,242	749,407	1.294	1.235	.002
All Other Accident and Health	3,713	3,710	4,824	5,130	1.383	1.300	....
Totals	$ 584,032	$ 590,268	$ 731,183	$ 766,154	1.298	1.239	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5121) CENTRAL STATES HEALTH & LIFE COMPANY OF OMAHA (690) CENTRAL STATES GROUP							
Credit Accident and Health (Group and Individual)	$ 713,265	$ 756,116	$ 77,571	$ 100,380	.133	.103	.018
Collectively Renewable Accident and Health	12,685	13,533	1,823	4,234	.313	.135	....
Guaranteed Renewable Accident and Health	498,335	498,278	206,783	255,526	.513	.415	.001
Non-Renewable Stated Reasons Accident and Health	2,917,972	2,706,392	693,915	1,096,203	.405	.256	.054
Totals	$ 4,142,257	$ 3,974,319	$ 980,092	$ 1,456,343	.366	.247	
(5114) CENTRAL UNITED LIFE INSURANCE COMPANY (036) CENTRAL MUTUAL IC—O.H.							
No Business Written							
(5118) CENTURION LIFE INSURANCE COMPANY (471) CENTURION INSURANCE GROUP							
Credit Accident and Health	$ 596,220	$ 422,039	$ 79,068	$ 108,477	.257	.187	.015
Totals	$ 596,220	$ 422,039	$ 79,068	$ 108,477	.257	.187	
(5161) CENTURY LIFE INSURANCE COMPANY (840) LUTHERAN MUTUAL							
No Business Written							
(5151) CERTIFIED LIFE INSURANCE COMPANY (115) MAC ARTHUR GROUP							
Collectively Renewable Accident and Health	$ 10,663	$ 11,878	$ 10,882	$ 10,932	.920	.916	....
Non-Cancellable Accident and Health	14	16	24	24	1.500	1.500	....
Guaranteed Renewable Accident and Health	35,195	39,204	36,458	36,626	.934	.930	....
Other Accident Only	5	6	5	5	.833	.833	....
All Other Accident and Health	143	159	483	485	3.050	3.038	....
Totals	$ 46,020	$ 51,263	$ 47,852	$ 48,072	.938	.933	
(5124) CHARTER NATIONAL LIFE INSURANCE COMPANY (279) AMERICAN INVESTMENT							
Credit Accident and Health (Group and Individual)	$ −10,770	$ 28,042	$ 55,434	$ 6,591	.235	1.977	....
Guaranteed Renewable Accident and Health	53,546	57,355	42,816	39,663	.692	.747	....
All Other Accident and Health	1,691	1,747	4,799	5,693	3.259	2.747	....
Totals	$ 44,469	$ 87,144	$ 103,049	$ 51,947	.596	1.183	
(5116) CHARTER SECURITY LIFE INSURANCE COMPANY (784) CHARTER INSURANCE GROUP							
No Business Written							
(5117) CHARTER SECURITY LIFE INSURANCE COMPANY (LOUISIANA) (784) CHARTER INSURANCE							
Guaranteed Renewable Accident and Health	$ 7,930	$	$ 26,412	$	....	....	....
Totals	$ 7,930	$	$ 26,412	$	....	....	
(5125) CHASE NATIONAL LIFE INSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
No Business Written							
(5131) CHEROKEE NATIONAL LIFE INSURANCE COMPANY							
No Business Written							
(5128) CHESAPEAKE LIFE INSURANCE COMPANY (721) LIFESHARES GROUP							
Non-Cancellable Accident and Health	$ 35,024	$ 35,374	$ 140,193	$ 130,632	3.693	3.963	....
Guaranteed Renewable Accident and Health	1,049	1,098	328	256	.233	.299	....
All Other Accident and Health	188	189	4,800	4,424	23.407	25.397	....
Totals	$ 36,261	$ 36,661	$ 145,321	$ 135,312	3.691	3.964	
(6065) CHRISTIAN MUTUAL LIFE INSURANCE COMPANY							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5126) CHRYSLER LIFE INSURANCE COMPANY (240) CHRYSLER GROUP							
Group Accident and Health	$ 40,827	$ 193,248	$ 140,402	$ 109,479	.567	.727	....
Totals	$ 40,827	$ 193,248	$ 140,402	$ 109,479	.567	.727	
(5113) CHUBB/COLONIAL LIFE INSURANCE COMPANY OF AMERICA (038) CHUBB AND SON, INC.							
No Business Written							
(5127) CITADEL LIFE INSURANCE COMPANY (009) BARCLAYS AMERICAN							
Credit Accident and Health (Group and Individual)	$ 78,430	$ 81,363	$ 74,689	$ 78,869	.969	.918	.002
Totals	$ 78,430	$ 81,363	$ 74,689	$ 78,869	.969	.918	
(5139) CITIZENS SECURITY LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 3,051	$	$	$	....	....	....
Totals	$ 3,051	$	$	$	....	....	
(5130) COASTAL STATES LIFE INSURANCE COMPANY (442) COASTAL STATES							
Group Accident and Health	$ 8,972,773	$ 9,138,272	$ 6,953,176	$ 8,042,055	.880	.761	.006
Collectively Renewable Accident and Health	33,329	33,604	10,817	11,335	.337	.322	....
Non-Cancellable Accident and Health	114,492	115,435	64,122	67,189	.582	.555	.001
Guaranteed Renewable Accident and Health	401,924	405,235	369,509	387,180	.955	.912	.001
Other Accident Only	1,010	1,018	2,635	2,762	2.713	2.588	....
All Other Accident and Health	1,290,162	1,300,792	384,474	381,905	.294	.280	.005
Totals	$ 10,813,690	$ 10,994,356	$ 7,784,733	$ 8,892,426	.809	.706	
(5133) COLLEGE LIFE INSURANCE COMPANY OF AMERICA (346) COLLEGE GROUP							
Non-Cancellable Accident and Health	$ 58,139	$ 300	$ 22,949	$ 199	.663	76.497	....
Totals	$ 58,139	$ 300	$ 22,949	$ 199	.663	76.497	
(5129) COLONIAL AMERICAN LIFE INSURANCE COMPANY							
No Business Written							
(5135) COLONIAL LIFE & ACCIDENT INSURANCE COMPANY							
Group Accident and Health	$ 31,473	$ 31,524	$ 10,700	$ 17,609	.559	.339	....
Non-Cancellable Accident and Health	103,015	105,583	23,116	−15,167	−.144	.219	.001
Guaranteed Renewable Accident and Health	5,841,717	5,856,056	2,413,794	2,660,984	.454	.412	.021
All Other Accident and Health	59,032	59,992	26,491	4,579	.076	.442	....
Totals	$ 6,035,237	$ 6,053,155	$ 2,474,101	$ 2,668,005	.441	.409	
(5138) COLONIAL PENN LIFE INSURANCE COMPANY (239) COLONIAL PENN GROUP							
Group Accident and Health	$ 37,406	$ 40,836	$ 40,258	$ 9,068	.222	.986	....
Guaranteed Renewable Accident and Health	1,074,462	1,068,810	794,217	866,460	.811	.743	.003
Totals	$ 1,111,868	$ 1,109,645	$ 834,475	$ 875,528	.789	.752	
(5838) COLONY CHARTER LIFE INSURANCE COMPANY							
No Business Written							
(5169) COLUMBIA NATIONAL LIFE INSURANCE COMPANY (143) ARMCO INSURANCE, INC.							
Group Accident and Health	$ 236	$ 120	$ 8	$ 344	2.867	.067	....
Guaranteed Renewable Accident and Health	355	259	262	155	.598	1.012	....
Totals	$ 591	$ 379	$ 270	$ 499	1.317	.712	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6067) COLUMBIAN MUTUAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 494	$ 494	$	$	....	....	....
Guaranteed Renewable Accident and Health	59,053	58,286	48,690	48,596	.834	.835	....
All Other Accident and Health	130	130	590	1,373	10.585	4.538	....
Totals	$ 59,677	$ 58,910	$ 49,280	$ 49,972	.848	.837	
(5140) COLUMBUS MUTUAL LIFE INSURANCE COMPANY (836) WEST-SOUTHERN GROUP							
Group Accident and Health	$ 2,895,583	$ 3,033,717	$ 3,563,465	$ 4,174,756	1.376	1.175	.001
Collectively Renewable Accident and Health	4,869	4,345	5,522	3,650	.840	1.271	....
Non-Cancellable Accident and Health	220,507	233,743	271,811	322,599	1.380	1.163	.003
Guaranteed Renewable Accident and Health	105,684	106,188	157,022	191,464	1.803	1.479	....
Other Accident Only	47,931	48,078	28,714	29,848	.621	.597	.007
All Other Accident and Health	2,090	2,122	....	....	....	....	....
Totals	$ 3,276,664	$ 3,428,193	$ 4,026,534	$ 4,722,317	1.377	1.175	
(5136) COLONIAL LIFE INSURANCE COMPANY OF AMERICA (036) CHUBB AND SON INC.							
Group Accident and Health	$ 126,057	$ 126,987	$ 362,659	$ 383,054	3.016	2.856	....
Non-Cancellable Accident and Health	3,716	3,623	....	....	....	....	....
Guaranteed Renewable Accident and Health	17,691	17,796	368	398	.022	.021	....
All Other Accident and Health	398	346	....	....	....	....	....
Totals	$ 147,862	$ 148,752	$ 363,027	$ 383,452	2.578	2.440	
(5154) COLUMBUS SECURITY LIFE INSURANCE COMPANY (175) STATE AUTO MUTUAL GROUP							
No Business Written							
(5141) COMBINED INSURANCE COMPANY OF AMERICA (317) COMBINED							
Group Accident and Health	$ 1,238,297	$ 1,257,972	$ 1,596,651	$ 1,608,273	1.278	1.269	....
Collectively Renewable Accident and Health	178,076	179,241	135,841	192,691	1.075	.758	.003
Non-Cancellable Accident and Health	5,072,181	4,985,734	1,715,077	1,941,012	.389	.344	.074
Guaranteed Renewable Accident and Health	317,606	313,309	166,542	253,769	.810	.532	.001
Non-Renewable Stated Reasons Accident and Health	305,519	283,509	33,376	48,789	.172	.118	.005
Other Accident Only	5,164	5,302	788	773	.146	.149	....
All Other Accident and Health	767,157	756,615	231,399	280,886	.371	.306	.003
Totals	$ 7,884,000	$ 7,781,682	$ 3,879,674	$ 4,326,193	.556	.499	
(5132) COMBINED LIFE INSURANCE COMPANY OF NEW YORK (317) COMBINED							
Group Accident and Health	$ 50,679	$ 52,936	$ 34,011	$ 35,768	.676	.642	....
Totals	$ 50,679	$ 52,936	$ 34,011	$ 35,768	.676	.642	
(5364) COMMERCIAL LIFE INSURANCE COM' 'NY (048) CONTINENTAL CORPORATION							
Group Accident and Health	$ 129,056	$ 131,766	$ 102,241	$ 107,046	.812	.776	....
Credit Accident and Health (Group and Individual)	18,140	78,709	....	....	....	....	....
Guaranteed Renewable Accident and Health	24,246	25,022	17,098	15,268	.610	.683	....
Non-Renewable Stated Reasons Accident and Health	75,370	80,420	48,407	44,728	.556	.602	.001
All Other Accident and Health	3,279	3,279	....	....	....	....	....
Totals	$ 250,091	$ 319,196	$ 167,746	$ 167,042	.523	.526	
(5134) COMMERCIAL UNION LIFE INSURANCE COMPANY OF AMERICA (044) COMMERCIAL UNION							
Group Accident and Health	$ 346	$ 400	$ 496	$ 22	.055	1.240	....
Non-Cancellable Accident and Health	3,150	3,273	....	....	....	....	....
Guaranteed Renewable Accident and Health	13,287	13,460	10,963	16,948	1.259	.814	....
Other Accident Only	4,034	4,312	....	....	....	....	....
All Other Accident and Health	1,143	1,242	....	....	....	....	....
Totals	$ 21,960	$ 22,687	$ 11,459	$ 16,970	.748	.505	
(5152) COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY (408) AMERICAN NATIONAL FINANCIAL							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5150) COMMONWEALTH LIFE INSURANCE COMPANY (034) CAPITAL HOLDING CORP.							
Group Accident and Health	$ 5,337	$ 5,535	$	$	....	....	....
Non-Cancellable Accident and Health	777	781	....	....	....	....	....
Guaranteed Renewable Accident and Health	16,150	16,075	470	610	.038	.029	....
Totals	$ 22,264	$ 22,391	$ 470	$ 610	.027	.021	
(5142) COMPANION LIFE INSURANCE COMPANY (661) COMPANION LIC							
No Business Written							
(5137) CONCORD GENERAL LIFE INSURANCE COMPANY, INCORPORATED (045) CONCORD GROUP							
Group Accident and Health	$ 1,526	$ 1,526	$	$	....	....	....
Guaranteed Renewable Accident and Health	27,576	27,576	8,146	8,146	.295	.295	....
Totals	$ 29,102	$ 29,102	$ 8,146	$ 8,146	.280	.280	
(7008) CONFEDERATION LIFE INSURANCE COMPANY							
Group Accident and Health	$ 1,694,629	$ 1,833,724	$ 1,488,065	$ 1,486,065	.810	.811	.001
Non-Cancellable Accident and Health	7,515	7,473	13,774	13,774	1.843	1.843	....
Totals	$ 1,702,144	$ 1,841,197	$ 1,501,839	$ 1,499,839	.815	.816	
(5165) CONGER LIFE INSURANCE COMPANY							
Group Accident and Health	$ 613,267	$ 589,960	$ 832,832	$ 745,732	1.264	1.412	....
Guaranteed Renewable Accident and Health	11,817	11,817	9,158	14,458	1.223	.775	....
Other Accident Only	145,863	144,972	20,925	22,625	.156	.144	.021
All Other Accident and Health	1,500,069	1,491,480	432,327	482,227	.323	.290	.006
Totals	$ 2,271,036	$ 2,238,229	$ 1,295,242	$ 1,265,042	.565	.579	
(5170) CONNECTICUT GENERAL LIFE INSURANCE COMPANY (901) CIGNA GROUP							
Group Accident and Health	$ 90,371,891	$ 94,703,890	$ 85,824,641	$ 92,339,444	.975	.906	.053
Non-Cancellable Accident and Health	192,505	199,772	103,350	136,761	.685	.517	.002
Guaranteed Renewable Accident and Health	820,066	856,739	853,763	1,147,426	1.339	.997	.002
Non-Renewable Stated Reasons Accident and Health	156,285	227,828	335,403	295,173	1.296	1.472	.002
Other Accident Only	25,098	25,003	45,580	37,360	1.494	1.823	.003
All Other Accident and Health	762,504	662,766	593,324	639,660	.965	.895	.003
Totals	$ 92,328,349	$ 96,675,998	$ 87,756,061	$ 94,595,824	.978	.908	
(6070) CONNECTICUT MUTUAL LIFE INSURANCE COMPANY (854) CONNECTICUT MUTUAL							
Non-Cancellable Accident and Health	$ 683,334	$ 703,742	$ 300,545	$ 667,843	.949	.427	.010
Guaranteed Renewable Accident and Health	29,214	29,348	13,241	29,424	1.003	.451	....
Totals	$ 712,548	$ 733,090	$ 313,786	$ 697,267	.951	.428	
(5172) CONSOLIDATED AMERICAN LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 4,683	$ 1,783	$ 6,947	$ 3,885	2.179	3.896	....
Totals	$ 4,683	$ 1,783	$ 6,947	$ 3,885	2.179	3.896	
(5171) CONSOLIDATED INVESTORS LIFE ASSURANCE COMPANY							
No Business Written							
(5166) CONSOLIDATED NATIONAL LIFE INSURANCE COMPANY (101) INDIANA GROUP, INC.							
Guaranteed Renewable Accident and Health	$ 6,040	$ 5,926	$ 10,939	$ 14,844	2.505	1.846	....
Totals	$ 6,040	$ 5,926	$ 10,939	$ 14,844	2.505	1.846	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5173) CONSTITUTION LIFE INSURANCE COMPANY (115) MAC ARTHUR GROUP							
Collectively Renewable Accident and Health	$ 109,377	$ 95,559	$ 53,114	$ 62,016	649	.556	.002
Non-Cancellable Accident and Health	1,733	1,838	694	687	-.374	.378	....
Guaranteed Renewable Accident and Health	174,559	191,623	137,459	149,115	.778	.717	....
Other Accident Only	152	154	158	195	1.266	1.026	....
All Other Accident and Health	31,673	32,541	37,860	40,763	1.253	1.163	....
Totals	$ 317,494	$ 321,715	$ 229,285	$ 252,776	.786	.713	
(5174) CONSUMER LIFE INSURANCE COMPANY							
Group Accident and Health	$ 446,357	$ 498,036	$ 147,751	$ 153,145	.307	.297	....
Totals	$ 446,357	$ 498,036	$ 147,751	$ 153,145	.307	.297	
(5175) CONSUMERS LIFE INSURANCE COMPANY (715) CONSUMERS LIFE INSURANCE							
Credit Accident and Health (Group and Individual)	$ 34,067	$ 39,912	$ 14,817	1.197	.030	.371	....
Totals	$ 34,067	$ 39,912	$ 14,817	$ 1,197	.030	.371	
(5188) CONSUMERS LIFE INSURANCE COMPANY OF NORTH CAROLINA (715) CONSUMERS LIFE GROUP							
No Business Written							
(5143) CONSUMERS UNITED INSURANCE COMPANY							
Group Accident and Health	$ 3,491,355	$ 3,418,236	$ 2,320,763	$ 2,414,597	.706	.679	.002
Collectively Renewable Accident and Health	17,730	17,910	12,943	12,479	.697	.723	....
Totals	$ 3,509,085	$ 3,436,146	$ 2,333,706	$ 2,427,076	.706	.679	
(5176) CONTINENTAL AMERICAN LIFE INSURANCE COMPANY							
Group Accident and Health	$ 1,214,782	$ 1,242,305	$ 685,255	$ 637,965	.514	.552	....
Non-Cancellable Accident and Health	9,790	6,511	18,572	71,944	11.050	2.852	....
Guaranteed Renewable Accident and Health	44,730	46,229	23,150	17,960	.339	.501	....
Totals	$ 1,269,302	$ 1,295,045	$ 726,977	$ 727,869	.532	.561	
(5180) CONTINENTAL ASSURANCE COMPANY (218) CNA INSURANCE GROUP							
Group Accident and Health	$ 12,486,290	$ 14,696,323	$ 13,423,854	$ 17,105,378	1.164	.913	.007
Credit Accident and Health (Group and Individual)	1,098,425	1,628,065	569,923	571,462	.351	.350	.029
Non-Cancellable Accident and Health	346,290	360,729	174,595	314,515	.872	.484	.005
Guaranteed Renewable Accident and Health	365,279	378,470	402,446	450,896	1.191	1.063	.001
Non-Renewable Stated Reasons Accident and Health	15,806	16,003	937	1,349	.084	.059	....
All Other Accident and Health	59,027	59,394	47,464	46,101	.776	.799	....
Totals	$ 14,371,117	$ 17,139,004	$ 14,619,219	$ 18,489,701	1.079	.853	
(5153) CONTINENTAL GENERAL INSURANCE COMPANY							
Group Accident and Health	$ 1,832	$ 1,873	$ 919	$ 894	.477	.491	....
Guaranteed Renewable Accident and Health	3,491	3,449	210	227	.066	.061	....
Non-Renewable Stated Reasons Accident and Health	1,376	1,342	....	....	....	....	....
Other Accident Only	62	62	....	....	....	....	....
Totals	$ 6,761	$ 6,726	$ 1,129	$ 1,121	.167	.168	
(5182) CONTINENTAL LIFE INSURANCE COMPANY (482) TRANSPORT							
Non-Cancellable Accident and Health	$ 83	$ 83	$	$	....	....	....
Totals	$ 83	$ 83	$	$	....	....	
(5168) CONTINENTAL WESTERN LIFE INSURANCE COMPANY (615) BENEFICIAL LIFE							
Non-Cancellable Accident and Health	$ 15,764	$ 18,554	$ 25,243	$ 23,605	1.272	1.361	....
Guaranteed Renewable Accident and Health	112,933	112,077	18,013	16,847	.150	.161	....
Non-Renewable Stated Reasons Accident and Health	96	96	....	....	....	....	....
Totals	$ 128,793	$ 130,727	$ 43,256	$ 40,452	.309	.331	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5157) CORPORATE LIFE INSURANCE COMPANY							
No Business Written							
(5185) COTTON STATES LIFE AND HEALTH INSURANCE COMPANY (049) COTTON STATES GROUP							
Group Accident and Health	$ 964,569	$ 964,569	$ 1,392,986	$ 1,495,749	1.551	1.444	....
Credit Accident and Health (Group and Individual)	−6,944	95,687	35,895	25,031	.262	.375	....
Guaranteed Renewable Accident and Health	130,579	131,481	65,844	80,497	.612	.501	....
All Other Accident and Health	341,117	309,497	135,517	182,510	.590	.438	.001
Totals	$ 1,429,321	$ 1,501,234	$ 1,630,242	$ 1,783,787	1.188	1.086	
(5193) COVENANT LIFE INSURANCE COMPANY (396) NEW ENGLAND MUTUAL							
Group Accident and Health	$ 3,079	$ 3,079	$ 37	$ 37	.012	.012	....
Non-Cancellable Accident and Health	253	159	....	....	....	....	....
Totals	$ 3,332	$ 3,238	$ 37	$ 37	.011	.011	....
(5190) CREDIT LIFE INSURANCE COMPANY (602) CREDIT LIFE							
Group Accident and Health	$ 1,086,812	$ 382,874	$ 45,441	$ 121,414	.317	.119	....
Credit Accident and Health (Group and Individual)	32,779	188,409	98,397	60,089	.319	.522	....
Totals	$ 1,119,591	$ 571,283	$ 143,838	$ 181,503	.318	.252	
(7010) CROWN LIFE INSURANCE COMPANY (705) CROWN GROUP							
Group Accident and Health	$ 22,341,943	$ 22,624,511	$ 20,453,548	$ 18,787,501	.830	.904	.013
Credit Accident and Health (Group and Individual)	....	....	....	246	....	....	....
Non-Cancellable Accident and Health	487,177	428,199	397,487	434,784	1.015	.928	.007
All Other Accident and Health	80,911	77,967	69,920	58,916	.756	.897	....
Totals	$ 22,910,031	$ 23,130,677	$ 20,920,955	$ 19,281,447	.834	.904	
(5191) CUDIS INSURANCE SOCIETY INC. (306) CUNA MUTUAL							
Group Accident and Health	$ 3,909	$ 3,158	$ 1,000	$ 1,000	.317	.317	....
Credit Accident and Health (Group and Individual)	1,436,093	1,639,426	705,759	776,712	.474	.430	.038
Totals	$ 1,440,002	$ 1,642,584	$ 706,759	$ 777,712	.473	.430	
(5147) CUMBERLAND LIFE INSURANCE COMPANY (156) GULF AND WESTERN							
Credit Accident and Health (Group and Individual)	$ 1,357,857	$ 1,148,192	$ 285,394	$ 311,110	.271	.249	.036
Other Accident Only	48,160	46,592	36,165	56,497	1.213	.776	.007
Totals	$ 1,406,017	$ 1,194,784	$ 321,559	$ 367,607	.308	.269	
(6080) CUNA MUTUAL INSURANCE SOCIETY (306) CUNA MUTUAL							
Group Accident and Health	$ 1,267,824	$ 1,256,260	$ 1,044,169	$ 1,200,705	.956	.831	....
Credit Accident and Health (Group and Individual)	−3,966	32,012	167,633	33,268	1.039	5.237	....
Collectively Renewable Accident and Health	3,947	3,947	13,731	9,551	2.420	3.479	....
Guaranteed Renewable Accident and Health	65,577	66,908	155,131	155,131	2.319	2.319	....
All Other Accident and Health	219	138	....	....	....	....	....
Totals	$ 1,333,601	$ 1,359,265	$ 1,380,664	$ 1,398,655	1.029	1.016	
(5179) DELAWARE AMERICAN LIFE INSURANCE COMPANY (012) AMERICAN INTERNATIONAL GROUP							
Group Accident and Health	$ 3,994	$ 3,801	$ 4,976	$ 4,976	1.309	1.309	....
Totals	$ 3,994	$ 3,801	$ 4,976	$ 4,976	1.309	1.309	
(5144) DEPENDABLE LIFE INSURANCE COMPANY (293) DEPENDABLE INSURANCE GROUP							
Group Accident and Health	$ 979,883	$ 979,883	$ 347,720	$ 213,649	.218	.355	....
Credit Accident and Health (Group and Individual)	336,690	850,999	....	....	....	....	.008
Totals	$ 1,316,573	$ 1,830,882	$ 347,720	$ 213,649	.117	.190	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5795) DIXIE NATIONAL LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 2,911	$ 2,954	$ 6,653	$ 7,453	2.523	2.252	....
Totals	$ 2,911	$ 2,954	$ 6,653	$ 7,453	2.523	2.252	
(7012) DOMINION LIFE ASSURANCE COMPANY (020) LINCOLN NATIONAL							
Group Accident and Health	$ 642,635	$ 642,635	$ 865,819	$ 756,769	1.178	1.347	....
Non-Cancellable Accident and Health	406	406	....	....	....	....	....
Totals	$ 643,041	$ 643,041	$ 865,819	$ 756,769	1.177	1.346	
(5192) DURHAM LIFE INSURANCE COMPANY (297) DURHAM LIFE GROUP							
Group Accident and Health	$ 3,255,208	$ 3,288,309	$ 2,976,174	$ 2,987,225	.908	.905	.001
Credit Accident and Health (Group and Individual)	407,102	143,941	16,350	39,719	.276	.114	.010
Non-Cancellable Accident and Health	482	468	5,000	4,298	9.184	10.684	....
Guaranteed Renewable Accident and Health	1,887	1,871	....	....	....	....	....
Other Accident Only	408	395	50	50	.127	.127	....
All Other Accident and Health	113	111	5,213	5,317	47.901	46.964	....
Totals	$ 3,665,200	$ 3,435,095	$ 3,002,787	$ 3,036,609	.884	.874	
(5156) E.F. HUTTON LIFE INSURANCE COMPANY (433) E.F. HUTTON							
No Business Written							
(5158) EARLY AMERICAN LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 145	$ 258	$	$	....	....	....
Totals	$ 145	$ 258	$	$	....	....	
(5186) EDUCATORS LIFE INSURANCE COMPANY OF AMERICA (102) INA							
Non-Renewable Stated Reasons Accident and Health	$	$	$ 1,000	$ 1,246	....	....	....
Totals	$	$	$ 1,000	$ 1,246	....	....	
(6067) EDUCATORS MUTUAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 1,037,212	$ 1,039,446	$ 1,275,498	$ 1,323,177	1.273	1.227	....
Collectively Renewable Accident and Health	5,646	5,680	....	....	....	....	....
Non-Cancellable Accident and Health	11,546	15,802	5,928	7,819	.495	.375	....
Guaranteed Renewable Accident and Health	53,516	20,075	38,691	45,314	2.257	1.927	....
Non-Renewable Stated Reasons Accident and Health	8,807	9,314	1,776	261	.028	.191	....
Totals	$ 1,116,727	$ 1,090,317	$ 1,321,893	$ 1,376,571	1.263	1.212	
(5204) EMPIRE GENERAL LIFE INSURANCE COMPANY (458) PROTECTIVE LIFE INSURANCE GROUP							
No Business Written							
(5148) EMPIRE LIFE INSURANCE COMPANY (386) ELIC CORPORATION							
Credit Accident and Health (Group and Individual)	$ 75,195	$ 84,971	$ 15,828	$ 1,295	.015	.186	.001
Guaranteed Renewable Accident and Health	70,329	80,074	53,929	33,914	.424	.673	....
Non-Renewable Stated Reasons Accident and Health	16,446	18,551	16,590	17,082	.921	.894	....
Other Accident Only	1,800	1,800	....	....	....	....	....
Totals	$ 163,770	$ 185,396	$ 86,347	$ 52,291	.282	.466	
(6088) EMPIRE STATE MUTUAL LIFE INSURANCE COMPANY							
Collectively Renewable Accident and Health	$ 68	$ 68	$	$	....	....	....
Non-Cancellable Accident and Health	907	1,222	5,124	2,779	2.274	4.193	....
Guaranteed Renewable Accident and Health	41,665	41,973	66,424	70,544	1.681	1.583	....
Non-Renewable Stated Reasons Accident and Health	396	400	....	....	....	....	....
All Other Accident and Health	1,004	989	1,057	1,128	1.141	1.069	....
Totals	$ 44,042	$ 44,652	$ 72,605	$ 74,451	1.667	1.626	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5194) EMPLOYERS LIFE INSURANCE COMPANY OF WAUSAU (063) EMPLOYERS INSURANCE WAUSAU							
Group Accident and Health	$ -138,568	$ -138,568	$ 48,099	$ 48,925	-.353	-.347	....
Credit Accident and Health (Group and Individual)	227,060	230,429	50,236	27,540	.120	.218	.006
Non-Cancellable Accident and Health	1,028	1,029	7,399	91,834	89.246	7.190	....
Totals	$ 89,520	$ 92,890	$ 105,734	$ 168,299	1.812	1.138	
(5159) EMPLOYERS MODERN LIFE COMPANY (062) EMPLOYERS MUTUAL							
Guaranteed Renewable Accident and Health	$ 4,985	$ 4,461	$	$ 596	.134	....	....
All Other Accident and Health	52	52	....	....	....	....	....
Totals	$ 5,037	$ 4,513	....	$ 596	.132	....	
(5183) EQUITABLE AMERICAN LIFE INSURANCE COMPANY (452) EQUITABLE OF IOWA							
No Business Written							
(6090) EQUITABLE LIFE ASSURANCE SOCIETY OF U.S. (511) EQUITABLE LIFE OF NEW YORK							
Group Accident and Health	$ 33,836,623	$ 33,825,382	$ 29,266,618	$ 29,775,659	.880	.865	.020
Non-Cancellable Accident and Health	2,527,694	2,422,263	703,568	1,196,323	.494	.290	.037
Guaranteed Renewable Accident and Health	5,468,452	5,195,795	3,431,406	5,718,839	1.101	.660	.019
Non-Renewable Stated Reasons Accident and Health	275,411	275,508	236,270	267,130	.970	.858	.005
Totals	$ 42,108,180	$ 41,718,948	$ 33,637,862	$ 36,957,951	.886	.806	
(5196) EQUITABLE LIFE INSURANCE COMPANY (087) GULF UNITED CORPORATION							
Non-Cancellable Accident and Health	$ 4,656	$ 4,655	$ 265	$ 271	.058	.057	....
Guaranteed Renewable Accident and Health	2,976	2,975	400	425	.143	.134	....
Totals	$ 7,632	$ 7,630	$ 665	$ 696	.091	.087	
(5197) EQUITABLE LIFE INSURANCE COMPANY OF IOWA (452) EQUITABLE							
Non-Cancellable Accident and Health	$ 132,113	$ 132,667	$ 15,085	$ 66,516	.501	.114	.001
Guaranteed Renewable Accident and Health	35,501	36,942	13,935	64,407	1.743	.377	....
Non-Renewable Stated Reasons Accident and Health	1,865	1,864	....	-342	-.183	....	....
Totals	$ 169,479	$ 171,473	$ 29,020	$ 130,581	.762	.169	
(5200) EQUITABLE VARIABLE LIFE INSURANCE COMPANY (511) EQUITABLE LIFE-NEW YORK							
No Business Written							
(5189) EXECUTIVE FUND LIFE INSURANCE COMPANY (483) PENNSYLVANIA LIFE							
Non-Cancellable Accident and Health	$ 107,246	$ 110,588	$ 22,598	$ 26,710	.242	.204	.001
Guaranteed Renewable Accident and Health	1,550,014	1,473,582	252,267	308,417	.209	.171	.005
All Other Accident and Health	332	158	55	....	....	.348	....
Totals	$ 1,657,592	$ 1,584,326	$ 274,920	$ 335,127	.212	.174	
(5206) EXECUTIVE LIFE INSURANCE COMPANY (573) FIRST EXECUTIVE CORPORATION							
No Business Written							
(5205) FAMILY GUARDIAN LIFE INSURANCE COMPANY (844) FAMILY GUARDIAN							
Credit Accident and Health (Group and Individual)	$ 197,894	$ 56,857	$ 30,601	$ 59,725	1.050	.538	.005
Totals	$ 197,894	$ 56,857	$ 30,601	$ 59,725	1.050	.538	
(5201) FAMILY LIFE INSURANCE COMPANY							
Non-Renewable Stated Reasons Accident and Health	$ 6,734	$ 6,917	$ 7,721	$ 35,177	5.086	1.116	....
Other Accident Only	108	108	....	....	....	....	....
All Other Accident and Health	134,707	138,860	32,710	28,208	.203	.236	....
Totals	$ 141,549	$ 145,885	$ 40,431	$ 63,385	.434	.277	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5162) FAMILY SERVICE LIFE INSURANCE COMPANY							
No Business Written							
(5248) FARM & RANCH LIFE INSURANCE COMPANY INCORPORATED (773) FARM AND RANCH LIC							
All Other Accident and Health	$ 18,628	$ 18,950	$ 9,600	$ 14,400	.760	.507	....
Totals	$ 18,628	$ 18,950	$ 9,600	$ 14,400	.760	.507	
(5203) FARMERS AND TRADERS LIFE INSURANCE COMPANY							
Collectively Renewable Accident and Health	$ 4,702	$ 4,847	$ 2,884	$ 2,645	.546	.595	....
Non-Cancellable Accident and Health	5,808	5,931	....	....	....	....	....
Guaranteed Renewable Accident and Health	20,556	20,863	32,416	32,629	1.564	1.554	....
Non-Renewable Stated Reasons Accident and Health	10,843	11,117	10,966	14,203	1.278	.986	....
All Other Accident and Health	497	514	272	377	.733	.529	....
Totals	$ 42,406	$ 43,272	$ 46,538	$ 49,854	1.152	1.075	
(5145) FARMLAND LIFE INSURANCE COMPANY (140) NATIONWIDE CORPORATION							
Group Accident and Health	$ 125	$ 125	$	$	....	....	....
Guaranteed Renewable Accident and Health	404	354	....	....	....	....	....
Tctals	$ 529	$ 479	$	$	....	....	
(5202) FEDERAL HOME LIFE INSURANCE COMPANY (095) HOME INSURANCE							
Group Accident and Health	$ 81,934	$ 83,467	$ 44,464	$ 39,239	.470	.533	....
Collectively Renewable Accident and Health	1,410	1,219	....	30	.025	....	....
Non-Cancellable Accident and Health	90,025	86,242	12,179	21,736	.252	.141	.001
Guaranteed Renewable Accident and Health	185,853	182,898	78,227	206,731	1.130	.428	....
Other Accident Only	13,656	14,950	5,212	4,266	.285	.349	.002
All Other Accident and Health	166,149	168,203	113,194	103,016	.612	.673	....
Totals	$ 539,027	$ 536,979	$ 253,276	$ 375,018	.698	.472	
(5184) FEDERAL KEMPER LIFE ASSURANCE COMPANY (106) KEMPER INSURANCE COMPANY GROUP							
No Business Written							
(6095) FEDERAL LIFE INSURANCE COMPANY (MUTUAL) (599) FEDERAL LIFE COMPANIES							
Non-Cancellable Accident and Health	$ 1,097	$ 1,289	$ 1,099	$ 1,378	1.069	.853	....
Guaranteed Renewable Accident and Health	4,300	4,317	1,299	1,699	.394	.301	....
Other Accident Only	4,012	4,189	216	224	.053	.052	....
All Other Accident and Health	4,996	4,909	2,075	2,449	.499	.423	....
Totals	$ 14,405	$ 14,704	$ 4,689	$ 5,750	.391	.319	
(5199) FEDERATED GUARANTY LIFE INSURANCE COMPANY (005) ALABAMA FARM GROUP							
Guaranteed Renewable Accident and Health	$ 1,764	$ 1,819	$ 761	$ 761	.418	.418	....
Totals	$ 1,764	$ 1,819	$ 761	$ 761	.418	.418	
(5208) FEDERATED LIFE INSURANCE COMPANY (007) FEDERATED MUTUAL							
Non-Cancellable Accident and Health	$ 24,694	$	$	$	....	....	....
Guaranteed Renewable Accident and Health	43	....	....	....	....	....	....
Totals	$ 24,737	$	$	$	....	....	
(5216) FIDELITY & GUARANTY LIFE INSURANCE COMPANY (196) U.S. FIDELITY AND GUARANTY GROUP							
Group Accident and Health	$ 352,814	$ 354,051	$ 426,849	$ 426,270	1.204	1.206	....
Credit Accident and Health (Group and Individual)	....	....	171	171	....	....	....
All Other Accident and Health	2,045	2,137	1,615	1,677	.785	.756	....
Totals	$ 354,859	$ 356,186	$ 428,635	$ 428,118	1.202	1.203	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5211) FIDELITY BANKERS LIFE INSURANCE COMPANY (440) MONARCH CAPITAL GROUP							
Group Accident and Health	$	$	$ 6,742	$ 6,485	....	....	....
Non-Cancellable Accident and Health	....	....	740	717	....	....	....
Guaranteed Renewable Accident and Health	431	431	....	....	....	....	....
All Other Accident and Health	7,819	7,819	19,704	19,112	2.444	2.520	....
Totals	$ 8,250	$ 8,250	$ 27,186	$ 26,314	3.190	3.295	
(5212) FIDELITY INTERSTATE LIFE INSURANCE COMPANY (337) BENEFICIAL STANDARD							
Group Accident and Health	$ 10,270	$ 10,213	$ 5,706	$ 1,654	.162	.559	....
Collectively Renewable Accident and Health	1,348	1,467	400	1,039	.708	.273	....
Guaranteed Renewable Accident and Health	21,183	21,850	15,672	13,491	.617	.717	....
Other Accident Only	8,821	9,107	4,868	13,680	1.502	.535	.001
All Other Accident and Health	14,862	15,612	17,103	14,599	.935	1.096	....
Totals	$ 56,484	$ 58,249	$ 43,749	$ 44,463	.763	.751	
(6100) FIDELITY LIFE ASSOCIATION A MUTUAL LEGAL RESOURCE COMPANY (108) KEMPER INSURANCE COMPANY							
Non-Cancellable Accident and Health	$	$	$ 250	$	....	....	....
Totals	$	$	$ 250	$	....	....	
(6110) FIDELITY MUTUAL LIFE INSURANCE COMPANY (845) FIDELITY MUTUAL							
Group Accident and Health	$ 37,292	$ 36,889	$	$	....	....	....
Non-Cancellable Accident and Health	154,476	154,337	98,670	168,884	1.094	.639	.002
Guaranteed Renewable Accident and Health	149,660	149,311	837	1,734	.012	.006	....
Totals	$ 341,428	$ 340,537	$ 99,507	$ 170,618	.501	.292	
(5249) FIDELITY SECURITY LIFE INSURANCE COMPANY							
Group Accident and Health	$ 164,112	$ 160,829	$ 81,642	$ 84,092	.523	.508	....
Totals	$ 164,112	$ 160,829	$ 81,642	$ 84,092	.523	.508	
(5227) FIDELITY STANDARD LIFE INSURANCE COMPANY (845) FIDELITY MUTUAL LIFE							
No Business Written							
(5213) FIDELITY UNION LIFE INSURANCE COMPANY (761) ALLIANZ INSURANCE COMPANY							
No Business Written							
(5269) FINANCIAL ASSURANCE INCORPORATED (449) FINANCIAL ASSURANCE INCORPORATED							
Group Accident and Health	$ 18,250	$ 18,467	$ 3,270	$ 3,205	.174	.177	....
Guaranteed Renewable Accident and Health	52	53	43	35	.660	.811	....
Totals	$ 18,302	$ 18,520	$ 3,313	$ 3,240	.175	.179	
(5472) FIREMAN'S FUND AMERICAN LIFE INSURANCE COMPANY (076) FIREMANS FUND							
Group Accident and Health	$ 3,225,880	$ 3,171,321	$ 3,079,937	$ 3,093,831	.976	.971	.001
Collectively Renewable Accident and Health	....	....	60	60	....	....	....
Guaranteed Renewable Accident and Health	468,470	465,464	315,181	294,408	.633	.677	.001
Other Accident Only	118,565	119,515	480	−140	−.001	.004	.017
All Other Accident and Health	....	....	128	128	....	....	....
Totals	$ 3,812,915	$ 3,756,300	$ 3,395,786	$ 3,388,287	.902	.904	
(5662) FIREMAN'S FUND LIFE AND ACCIDENT INSURANCE COMPANY (076) FIREMAN'S FUND GROUP							
No Business Written							
(5219) FIRST COLONY LIFE INSURANCE COMPANY (432) FIRST COLONY LIFE							
Group Accident and Health	$ 2,916	$	$	$ 1,086	....	....	....
Other Accident Only	808	767	350	559	.729	.456	....
All Other Accident and Health	47	48	....	....	....	....	....
Totals	$ 3,771	$ 815	$ 350	$ 1,645	2.018	.429	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS		Direct Premiums Written		Direct Premiums Earned		Direct Losses Paid		Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5209) FIRST COMMONWEALTH LIFE INSURANCE COMPANY (455) FIRST COMMONWEALTH											
No Business Written											
(5270) FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY (360) FIRST CONTINENTAL LIFE											
Group Accident and Health	$	....	$	....	$	2,480	$	2,451	....	....	....
Non-Cancellable Accident and Health		8,006		7,947		4,678		4,388	.532	.589	....
Guaranteed Renewable Accident and Health		728,750		722,130		601,153		561,489	.778	.832	.002
Other Accident Only		2,172		2,178		....		....	....	....	....
All Other Accident and Health		135,711		134,356		18,577		17,502	.130	.138	....
Totals	$	874,639	$	866,611	$	626,888	$	585,830	.676	.723	
(5218) FIRST FEDERATED LIFE INSURANCE COMPANY (515) FIRST FEDERATED LIC, MARYLAND											
Credit Accident and Health (Group and Individual)	$	1,071,078	$	598,308	$	48,406	$	82,447	.138	.081	.028
Totals	$	1,071,078	$	598,308	$	48,406	$	82,447	.138	.081	
(5264) FIRST INVESTORS LIFE INSURANCE COMPANY											
Non-Cancellable Accident and Health	$	2,579	$	2,433	$	12,315	$	11,795	4.848	5.062	....
Guaranteed Renewable Accident and Health		1,430		1,413		....		....	....	....	....
Totals	$	4,009	$	3,846	$	12,315	$	11,795	3.067	3.202	
(5181) FIRST LIFE ASSURANCE COMPANY (806) FIRST LIFE ASSURANCE COMPANY											
Credit Accident and Health (Group and Individual)	$	187	$	56	$	....	$	....	....	....	....
Totals	$	187	$	56	$	....	$	....	....	....	
(5278) FIRST NATIONAL LIFE INSURANCE COMPANY (738) FIRST AMERICAN LIFE ASSURANCE											
Group Accident and Health	$	1,191,675	$	....	$	602,836	$	....	....	....	....
Credit Accident and Health (Group and Individual)		484,353		....		64,615		....	....	....	012
Guaranteed Renewable Accident and Health		890,323		....		49,090		....	....	....	.003
Totals	$	2,566,351	$	....	$	716,541	$	....	....	....	
(5207) FIRST PENN-PACIFIC LIFE INSURANCE COMPANY (020) LINCOLN NATIONAL											
No Business Written											
(5160) FIRST PROTECTION LIFE INSURANCE COMPANY (438) VOYAGER GROUP, INCORPORATED											
No Business Written											
(5217) FIRST PYRAMID LIFE INSURANCE COMPANY OF AMERICA											
No Business Written											
(5289) FIRST UNITED LIFE INSURANCE COMPANY											
Guaranteed Renewable Accident and Health	$	326	$	325	$	....	$	....	....	....	....
All Other Accident and Health		62		64		....		....	....	....	....
Totals	$	388	$	389	$	....	$	....	....	....	....
(5163) FIRST VARIABLE LIFE INSURANCE COMPANY											
No Business Written											
(5187) FIRSTMARK LIFE INSURANCE COMPANY OF INDIANA											
Credit Accident and Health (Group and Individual)	$	364,648	$	370,909	$	56,787	$	52,087	.140	.153	.009
Totals	$	364,648	$	370,909	$	56,787	$	52,087	.140	.153	
(5228) FLORIDA FARM BUREAU LIFE INSURANCE COMPANY (375) FLORIDA FARM BUREAU											
No Business Written											

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5178) FLORIDA GENERAL LIFE INSURANCE COMPANY							
(475) KNICKERBOCKER LIFE							
Group Accident and Health	$ 10,651,168	$ 10,935,538	$ 7,626,556	$ 10,862,047	.993	.697	.006
Totals	$ 10,651,168	$ 10,935,538	$ 7,626,556	$ 10,862,047	.993	.697	
(5257) FLORIDA LIFE INSURANCE COMPANY							
(812) FLORIDA LIC GROUP							
Credit Accident and Health (Group and Individual)	$ 1,347	$ −1,917	$ 5,038	$ 13,629	−7.110	−2.628	....
Totals	$ 1,347	$ −1,917	$ 5,038	$ 13,629	−7,110	−2.628	
(5254) FORD LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 2,506,808	$ 2,612,431	$ 874,589	$ 1,370,465	.525	.335	.066
All Other Accident and Health	17,342	17,121	1,700	2,229	.130	.099	....
Totals	$ 2,524,150	$ 2,629,552	$ 876,289	$ 1,372,694	.522	.332	.041
(5215) FOREMOST LIFE INSURANCE COMPANY							
(238) FOREMOST CORPORATION AMERICAN							
Credit Accident and Health (Group and Individual)	$ −685	$ 101,866	$ 49,795	$ 39,316	.386	.489	....
Guaranteed Renewable Accident and Health	3,724	3,830	2,527	2,623	.685	.660	....
Totals	$ 3,039	$ 105,696	$ 52,322	$ 41,939	.397	.495	
(5224) FORT DEARBORN LIFE INSURANCE COMPANY							
(917) HCSC GROUP							
No Business Written							
(5274) FORTUNE LIFE INSURANCE COMPANY							
(567) MOBILE AMERICA INSURANCE							
Group Accident and Health	$ 635	$ 635	$	$	....	....	....
Credit Accident and Health (Group and Individual)	62,839	63,248	16,141	15,560	.246	.255	.001
Guaranteed Renewable Accident and Health	949,970	1,406,514	33,401	33,401	.024	.024	.003
Totals	$ 1,013,444	$ 1,470,397	$ 49,542	$ 48,961	.033	.034	
(5221) FOUNDERS LIFE ASSURANCE COMPANY OF FLORIDA							
Credit Accident and Health (Group and Individual)	$ 189,314	$ 211,047	$ 125,947	$ 100,947	.478	.597	.005
Guaranteed Renewable Accident and Health	2,233,598	2,267,102	1,291,656	1,272,281	.561	.570	.008
Totals	$ 2,422,912	$ 2,478,149	$ 1,417,603	$ 1,373,228	.554	.572	
(5220) FRANKLIN LIFE INSURANCE COMPANY							
(746) AMERICAN BRANDS							
Credit Accident and Health (Group and Individual)	$ 25,449	$ 44,906	$ 31,589	$ 26,314	.586	.703	....
Non-Cancellable Accident and Health	704,248	713,657	191,725	586,281	.822	.269	.010
Totals	$ 729,697	$ 758,563	$ 223,314	$ 612,595	.808	294	
(5251) GARDEN STATE LIFE INSURANCE COMPANY							
(061) GOVERNMENT EMPLOYEES							
Group Accident and Health	$ 1,261	$ 1,292	$ 150	$ 3,114	2.410	.116	....
Collectively Renewable Accident and Health	....	39	....	....	....	....	....
Totals	$ 1,261	$ 1,331	$ 150	$ 3,114	2.340	.113	
(5725) GENERAL AMERICAN INSURANCE COMPANY							
(858) GENERAL AMERICAN							
No Business Written							
(6115) GENERAL AMERICAN LIFE INSURANCE COMPANY							
(858) GENERAL AMERICAN							
Group Accident and Health	$ 8,127,351	$ 8,272,002	$ 7,146,068	$ 7,196,347	.870	.864	.004
Non-Cancellable Accident and Health	65,524	71,461	20,060	22,847	.320	.281	....
Guaranteed Renewable Accident and Health	118,577	121,463	103,627	111,650	.919	.853	....
Other Accident Only	1,476	1,537	248	−73	−.047	.161	....
All Other Accident and Health	43,839	42,212	31,796	35,618	.844	.753	....
Totals	$ 8,356,767	$ 8,508,675	$ 7,301,799	$ 7,365,389	.866	.858	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5730) GENERAL AMERICAN LIFE AND ANNUITY COMPANY (858) GENERAL AMERICAN							
No Business Written							
(5222) GENERAL FIDELITY LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ −15,071	$ 41,041	$ 41,750	$ 60,823	1.482	1.017	....
Totals	$ −15,071	$ 41,041	$ 41,750	$ 60,823	1.482	1.017	
(5284) GENERAL LIFE INSURANCE CORPORATION OF WISCONSIN (215) TELEDYNE GROUP							
Group Accident and Health	$ 1,338,695	$ 1,439,125	$ 751,366	$ 1,452,406	1.009	.522	....
Totals	$ 1,338,695	$ 1,439,125	$ 751,366	$ 1,452,406	1.009	.522	
(5198) GENERAL SERVICES LIFE INSURANCE COMPANY (072) FINANCIAL SECURITY GROUP							
No Business Written							
(5223) GEORGE WASHINGTON LIFE INSURANCE COMPANY (351) GEORGE WASHINGTON GROUP							
Group Accident and Health	$ 349,769	$ 344,291	$ 145,345	$ 190,402	.553	.422	....
Guaranteed Renewable Accident and Health	9,145,730	9,129,338	540,519	581,851	.064	.059	.033
All Other Accident and Health	559,064	559,623	264,733	266,178	.476	.473	.002
Totals	$ 10,054,563	$ 10,033,252	$ 950,597	$ 1,038,431	.103	.095	
(5302) GEORGE WASHINGTON LIFE INSURANCE COMPANY OF CALIFORNIA (351) GEORGE WASHINGTON							
No Business Written							
(5226) GEORGIA INTERNATIONAL LIFE INSURANCE COMPANY (034) CAPITAL HOLDING CORPORATION							
Group Accident and Health	$ 1,239,268	$ 1,239,268	$ 1,267,616	$ 1,296,264	1.046	1.023	....
Credit Accident and Health (Group and Individual)	....	193	461	461	2.389	2.389	....
Non-Cancellable Accident and Health	26,458	25,760	3,600	11,744	.456	.140	....
Guaranteed Renewable Accident and Health	56,358	57,587	101,109	99,592	1.729	1.756	....
Other Accident Only	3,663	4,141	511	582	.141	.123	....
All Other Accident and Health	5,324	5,756	....	....	....	....	....
Totals	$ 1,331,071	$ 1,332,705	$ 1,373,297	$ 1,406,643	1.057	1.030	
(5238) GEORGIA LIFE AND HEALTH INSURANCE COMPANY (716) OLD SOUTHERN LIFE							
Collectively Renewable Accident and Health	$ 4,569	$ 4,704	$ 3,240	$ 2,871	.610	.689	....
Non-Cancellable Accident and Health	166	168	....	....	....	....	....
Guaranteed Renewable Accident and Health	1,738,491	1,561,686	846,065	910,789	.583	.542	.006
All Other Accident and Health	15,439	15,760	7,225	6,607	.419	.458	....
Totals	$ 1,758,665	$ 1,582,318	$ 856,530	$ 920,267	.582	.541	
(5252) GERBER LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 40,990	$ 32,019	$ 7,812	$ 8,077	.252	.244	....
Totals	$ 40,990	$ 32,019	$ 7,812	$ 8,077	.252	.244	
(5242) GERMANTOWN LIFE INSURANCE COMPANY (252) GERMANTOWN GROUP							
No Business Written							
(5247) GIBRALTAR LIFE INSURANCE COMPANY OF AMERICA (402) WESTERN PREFERRED							
Non-Cancellable Accident and Health	$ 209	$ 236	$	$	....	....	....
Guaranteed Renewable Accident and Health	3,572	3,610	5,325	4,087	1.132	1.475	....
Totals	$ 3,781	$ 3,846	$ 5,325	$ 4,087	1.063	1.385	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5235) GLOBE LIFE AND ACCIDENT INSURANCE COMPANY **(290) LIBERTY NATIONAL**							
Credit Accident and Health (Group and Individual)	$ 13,662	$ 30,361	$ 17,576	$ 16,815	.554	.579	....
Guaranteed Renewable Accident and Health	3,340,459	3,218,100	2,228,814	2,290,250	.712	.693	.012
Other Accident Only	48,962	52,469	36,800	36,799	.701	.701	.007
All Other Accident and Health	93,279	88,992	104,556	101,234	1.138	1.175	....
Totals	$ 3,496,362	$ 3,389,922	$ 2,387,746	$ 2,445,098	.721	.704	
(5232) GLOBE LIFE INSURANCE COMPANY **(318) RYAN INSURANCE GROUP, INCORPORATED**							
Group Accident and Health	$	$	$ 476	$ 476	....	....	....
Credit Accident and Health (Group and Individual)	1,922,875	1,922,129	610,335	727,987	.379	.318	.051
Guaranteed Renewable Accident and Health	64,029	64,029	64,499	64,499	1.007	1.007	....
Totals	$ 1,986,904	$ 1,986,158	$ 675,310	$ 792,962	.399	.340	
(5585) GNA LIFE INSURANCE COMPANY **(900) GNA GROUP**							
All Other Accident and Health	$ 37	$ 37	$	$	....	....	....
Totals	$ 37	$ 37	$	$	....	....	
(5245) GOLDEN RULE INSURANCE COMPANY							
Group Accident and Health	$ 998,743	$ 1,048,081	$ 775,652	$ 887,191	.846	.740	....
Collectively Renewable Accident and Health	37,352	38,319	12,715	13,389	.349	.332	....
Guaranteed Renewable Accident and Health	618,999	509,746	405,630	601,184	1.179	.796	.002
All Other Accident and Health	128,976	112,196	88,128	130,350	1.162	.785	....
Totals	$ 1,784,070	$ 1,708,342	$ 1,282,125	$ 1,632,114	.955	.751	
(6117) GOLDEN STATE MUTUAL LIFE INSURANCE COMPANY							
No Business Written							
(6120) GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 4,709	$ 4,544	$ 1,454	$ −3,152	−.694	.320	....
Totals	$ 4,709	$ 4,544	$ 1,454	$ −3,152	−.694	.320	
(5241) GREAT AMERICAN LIFE INSURANCE COMPANY **(084) AMERICAN FINANCIAL CORPORATION**							
Group Accident and Health	$ 154	$ 154	$ −885	$ −268	−1.740	−5.617	....
Guaranteed Renewable Accident and Health	27,937	30,278	35,808	37,033	1.223	1.183	....
Other Accident Only	2,468	2,520	....	....	....	....	....
All Other Accident and Health	351	365	....	....	....	....	....
Totals	$ 30,910	$ 33,317	$ 34,943	$ 36,765	1.103	1.049	
(5261) GREAT AMERICAN RESERVE INSURANCE COMPANY **(268) J.C. PENNEY**							
Group Accident and Health	$ 240,762	$ 241,392	$ 199,036	$ 213,949 $	.886	.825	....
Collectively Renewable Accident and Health	12,968	13,027	22,736	19,890	1.527	1.745	....
Guaranteed Renewable Accident and Health	66,203	66,479	37,616	36,247	.545	.566	....
Non-Renewable Stated Reasons Accident and Health	5,528	5,596	4,283	3,926	.702	.765	....
Totals	$ 325,461	$ 326,494	$ 263,671	$ 274,012	.839	.808	
(5229) GREAT ATLANTIC LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 1,731,375	$ 1,003,217	$ 110,677	$ 122,742	.122	.110	.045
Totals	$ 1,731,375	$ 1,003,217	$ 110,677	$ 122,742	.122	.110	
(5234) GREAT COMMONWEALTH LIFE INSURANCE COMPANY **(529) INDEPENDENCE NATIONAL**							
Collectively Renewable Accident and Health	$ 36,808	$ 20,919	$ 2,335	$ 1,950	.093	.112	....
Guaranteed Renewable Accident and Health	22,251	24,643	39,497	44,760	1.816	1.603	....
Totals	$ 59,059	$ 45,562	$ 41,832	$ 46,710	1.025	.918	
(5719) GREAT FLORIDA LIFE INSURANCE COMPANY							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5308) GREAT NATIONAL LIFE INSURANCE COMPANY (498) U.S. LIFE GROUP							
No Business Written							
(5239) GREAT SOUTHERN LIFE INSURANCE COMPANY (272) NLT CORPORATION							
Group Accident and Health	$ 2,479,864	$ 2,404,049	$ 2,516,218	$ 2,791,508	1.161	1.047	.001
Non-Cancellable Accident and Health	48,894	49,876	1,696	3,442	.069	.034	....
Guaranteed Renewable Accident and Health	123,735	125,287	70,660	63,017	.503	.564	....
Other Accident Only	61	62	....	....	....	....	....
All Other Accident and Health	8,572	8,570	....	....	....	....	....
Totals	$ 2,661,126	$ 2,587,844	$ 2,588,574	$ 2,857,967	1.104	1.000	
(5665) GREAT-WEST LIFE AND ANNUITY INSURANCE COMPANY (769) GREAT-WEST LIFE ASSURANCE							
No Business Written							
(7015) GREAT-WEST LIFE ASSURANCE COMPANY (769) GREAT WEST LIFE ASSURANCE							
Group Accident and Health	$ 2,520,714	$ 2,492,413	$ 1,762,009	$ 1,747,009	.701	.707	.001
Non-Cancellable Accident and Health	26,835	23,830	7,777	−5,823	−.244	.326	....
Guaranteed Renewable Accident and Health	4,341	3,741	15,357	15,537	4.153	4.105	....
Other Accident Only	263	208	....	....	....	....	....
All Other Accident and Health	28,687	24,157	30,338	35,638	1.475	1.256	....
Totals	$ 2,580,840	$ 2,544,349	$ 1,815,481	$ 1,792,361	.704	.714	
(5262) GUARDIAN INSURANCE AND ANNUITY COMPANY, INCORPORATED (429) GUARDIAN LIFE INSURANCE							
No Business Written							
(5231) GUARANTEE RESERVE LIFE INSURANCE COMPANY							
Group Accident and Health	$ 103	$ 104	$	$	....	....	....
Non-Cancellable Accident and Health	55,786	60,840	27,589	30,806	.506	.453	....
Guaranteed Renewable Accident and Health	180,434	179,802	173,480	173,306	.964	.965	....
Other Accident Only	4,116	4,283	277	....	....	.065	....
All Other Accident and Health	19,204	27,882	31,766	26,302	.943	1.139	....
Totals	$ 259,643	$ 272,911	$ 233,112	$ 230,414	.844	.854	
(5307) GUARANTEE SECURITY LIFE INSURANCE COMPANY (128) MIDLAND SECURITY GROUP							
Credit Accident and Health (Group and Individual)	$ 463,830	$ 889,371	$ 251,956	$ 286,556	.322	.283	.012
Totals	$ 463,830	$ 889,371	$ 251,956	$ 286,556	.322	.283	
(6125) GUARANTEE TRUST LIFE INSURANCE COMPANY (687) GUARANTEE TRUST							
Group Accident and Health	$ 193,486	$ 192,166	$ 132,704	$ 143,069	.745	.691	....
Credit Accident and Health (Group and Individual)	68,270	76,218	14,374	14,840	.195	.189	.001
Non-Cancellable Accident and Health	117,783	155,073	39,573	30,996	.200	.255	.001
Guaranteed Renewable Accident and Health	1,339,551	1,380,222	680,119	1,032,275	.748	.493	.004
Non-Renewable Stated Reasons Accident and Health	939,141	722,378	366,398	541,003	.749	.507	.017
Other Accident Only	665,658	720,656	569,358	620,599	.861	.790	.101
All Other Accident and Health	488,419	513,276	349,478	347,706	.677	.681	.002
Totals	$ 3,832,308	$ 3,759,969	$ 2,152,004	$ 2,730,488	.726	.572	
(5237) GUARANTY INCOME LIFE INSURANCE COMPANY							
No Business Written							
(5225) GUARANTY LIFE INSURANCE COMPANY OF FLORIDA							
All Other Accident and Health	$ 1,227,915	$ 1,220,721	$ 308,146	$ 306,146	.251	.252	.005
Totals	$ 1,227,915	$ 1,220,721	$ 308,146	$ 306,146	.251	.252	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6130) GUARDIAN LIFE INSURANCE COMPANY (429) GUARDIAN LIFE							
Group Accident and Health	$ 5,480,001	$ 5,410,021	$ 4,824,082	$ 5,166,018	.955	.892	.003
Collectively Renewable Accident and Health	415,979	411,587	285,546	280,545	.682	.694	.008
Non-Cancellable Accident and Health	862,620	866,110	273,827	469,533	.542	.316	.012
Guaranteed Renewable Accident and Health	2,112,553	2,126,673	1,679,682	2,216,386	1.042	.790	.007
Non-Renewable Stated Reasons Accident and Health	710,037	720,170	721,648	774,794	1.076	1.002	.013
Totals	$ 9,581,190	$ 9,534,561	$ 7,784,785	$ 8,907,276	.934	.816	
(5306) GUARDSMAN LIFE INSURANCE COMPANY (272) NLT CORPORATION							
Group Accident and Health	$ 680	$ 680	$	$	....	....	....
Totals	$ 680	$ 680	$	$	....	....	
(5246) GULF ATLANTIC LIFE INSURANCE COMPANY (140) NATIONWIDE							
Credit Accident and Health (Group and Individual)	$ 12,352	$ 5,109	$ 5,829	$ 3,174	.621	1.141	....
Collectively Renewable Accident and Health	260	286	....	....	....	....	....
Guaranteed Renewable Accident and Health	3,486	3,555	....	....	....	....	....
Other Accident Only	85	91	....	....	....	....	....
Totals	$ 16,183	$ 9,041	$ 5,829	$ 3,174	.351	.645	
(5287) GULF LIFE GROUP INSURANCE COMPANY (087) GULF UNITED CORPORATION							
Group Accident and Health	$ 25,251,683	$ 25,925,921	$ 23,021,725	$ 23,216,677	896	.888	.014
Totals	$ 25,251,683	$ 25,925,921	$ 23,021,725	$ 23,216,677	.896	.888	
(5230) GULF LIFE INSURANCE COMPANY (087) GULF UNITED CORPORATION							
Group Accident and Health	$ 109,965,078	$ 110,747,278	$ 110,762,966	$ 111,457,877	1.006	1.000	.065
Credit Accident and Health (Group and Individual)	26,850	54,998	5,732	1,673	.030	.104	....
Collectively Renewable Accident and Health	769,861	1,760,017	1,078,399	1,098,319	.624	.613	.016
Non-Cancellable Accident and Health	568,562	565,719	265,658	270,440	.478	.470	.008
Guaranteed Renewable Accident and Health	6,522,675	6,490,062	2,445,143	2,489,156	.384	.377	.023
All Other Accident and Health	6,933,304	6,898,637	1,631,902	1,661,276	.241	.237	.029
Totals	$ 124,785,330	$ 126,516,711	$ 116,190,000	$ 116,978,741	.925	.918	
(5237) HAMBURG INTERNATIONAL REINSURANCE COMPANY (U.S. BRANCH) (868) HAMBURG INTERNATIONAL GROUP							
Reinsurance Only							
(5276) HARTFORD LIFE & ACCIDENT INSURANCE COMPANY (091) HARTFORD							
Group Accident and Health	$ 2,732,492	$ 2,768,996	$ 2,341,272	$ 2,094,355	.756	.846	.001
Collectively Renewable Accident and Health	288	289	65	−23	−.080	.225	....
Non-Cancellable Accident and Health	22,662	12,807	20,350	55,098	4.302	1.589	....
Guaranteed Renewable Accident and Health	25,730	24,592	49,053	51,936	2.112	1.995	....
Non-Renewable Stated Reasons Accident and Health	4,215	3,677	385	496	.135	.105	....
Other Accident Only	1,409	1,459	....	....	....	....	....
All Other Accident and Health	28,985	29,022	19,821	21,902	.755	.683	....
Totals	$ 2,815,781	$ 2,840,842	$ 2,430,946	$ 2,223,764	.783	.856	
(5240) HARTFORD LIFE INSURANCE COMPANY (091) HARTFORD							
Group Accident and Health	$ 2,648,496	$ 2,690,025	$ 2,752,369	$ 3,344,369	1.243	1.023	.001
Collectively Renewable Accident and Health	3,916	3,895	12,869	464	.119	3.304	....
Non-Cancellable Accident and Health	40,467	25,377	41,341	55,240	2.177	1.629	....
Guaranteed Renewable Accident and Health	91,730	90,241	88,265	91,757	1.017	.978	....
Non-Renewable Stated Reasons Accident and Health	7,852	7,544	287	258	.034	.038	....
Other Accident Only	22,033	19,853	7,878	11,612	.585	.397	.003
All Other Accident and Health	37,903	46,421	64,282	77,015	1.659	1.385	....
Totals	$ 2,852,397	$ 2,863,356	$ 2,967,291	$ 3,580,715	1.242	1.029	
(5312) HARTFORD VARIABLE ANNUITY LIFE INSURANCE COMPANY (091) HARTFORD F&C GROUP							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5720) HARVEST LIFE INSURANCE COMPANY							
All Other Accident and Health	$ 5,744	$	$ 525	$ 1,525	....	....	....
Totals	$ 5,744	$	$ 525	$ 1,525	....	....	
(5236) HERALD LIFE INSURANCE COMPANY (223) INDEPENDENT LIFE AND ACCIDENT							
Group Accident and Health	$ 692,482	$ 690,809	$ 640,128	$ 687,870	.996	.927	....
Non-Cancellable Accident and Health	2,171	2,215	69	67	.030	.031	....
Guaranteed Renewable Accident and Health	6,779	6,939	1,319	1,546	.223	.190	....
All Other Accident and Health	14,643	14,852	9,227	8,642	.582	.621	....
Totals	$ 716,075	$ 714,815	$ 650,743	$ 698,125	.977	.910	
(5272) HERITAGE LIFE INSURANCE COMPANY (688) FIRST HERITAGE CORPORATION							
Credit Accident and Health (Group and Individual)	$ 95,124	$ 177,315	$ 42,801	$ 40,686	.229	.241	.002
Totals	$ 95,124	$ 177,315	$ 42,801	$ 40,686	.229	.241	
(5285) HOLIDAY LIFE INSURANCE COMPANY (317) COMBINED							
Group Accident and Health	$ 52,764	$ 53,819	$ 42,507	$ 45,482	.845	.790	....
Other Accident Only	9,463	9,084	22,464	23,363	2.572	2.473	.001
Totals	$ 62,227	$ 62,903	$ 64,971	$ 68,845	1.094	1.033	
(5404) HOME LIFE FINANCIAL ASSURANCE CORPORATION							
Collectively Renewable Accident and Health	$ 280,824	$ 280,328	$ 264,715	$ 278,977	.995	.944	.005
Guaranteed Renewable Accident and Health	7,695,206	7,681,626	4,358,424	4,530,955	.590	.567	.028
Totals	$ 7,976,030	$ 7,961,954	$ 4,623,139	$ 4,809,932	.604	.581	
(6140) HOME LIFE INSURANCE COMPANY (895) HOME LIFE GROUP-NEW YORK							
Group Accident and Health	$ 5,650,344	$ 5,805,344	$ 4,701,503	$ 4,819,688	.830	.810	.003
Non-Cancellable Accident and Health	92,047	92,047	100	100	.001	.001	.001
All Other Accident and Health	37,789	36,916	26,038	29,652	.803	.705	....
Totals	$ 5,780,180	$ 5,934,307	$ 4,727,639	$ 4,849,440	.817	.797	
(5266) HOMEOWNERS LIFE INSURANCE COMPANY (150) OLD REPUBLIC GROUP							
No Business Written							
(5244) HOME SECURITY LIFE INSURANCE COMPANY (034) CAPITAL HOLDING CORPORATION							
Group Accident and Health	$ 3,427,702	$ 3,388,953	$ 3,917,443	$ 3,862,767	1.140	1.156	.002
Non-Cancellable Accident and Health	961	963	92	93	.097	.096	....
Guaranteed Renewable Accident and Health	7,103	7,122	1,056	1,071	.150	.148	....
Other Accident Only	33	33	5	5	.152	.152	....
All Other Accident and Health	8,461	8,483	1,467	1,487	.175	.173	....
Totals	$ 3,444,260	$ 3,405,554	$ 3,920,063	$ 3,865,423	1.135	1.151	
(5267) HOMESTEADERS LIFE COMPANY							
No Business Written							
(5243) HORACE MANN LIFE INSURANCE COMPANY (102) INA							
Group Accident and Health	$ 1,268,952	$ 1,242,073	$ 1,111,401	$ 1,267,945	1.021	.895	....
Collectively Renewable Accident and Health	47,034	47,461	39,465	41,378	.872	.832	....
Non-Cancellable Accident and Health	40,496	41,312	8,902	12,625	.306	.215	....
Totals	$ 1,356,482	$ 1,330,846	$ 1,159,768	$ 1,321,948	.993	.871	
(5255) HUDSON LIFE REINSURANCE CORPORATION (519) SKANDIA GROUP							
Reinsurance Only							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5291) IDS LIFE INSURANCE COMPANY (413) INVESTORS DIVERSIFIED							
Group Accident and Health	$ 65,780	$ 55,307	$ 35,223	$ 38,092	.689	.637	....
Non-Cancellable Accident and Health	146,329	138,972	57,977	43,027	.310	.417	.002
Guaranteed Renewable Accident and Health	5,154	11,894	780	1,115	.094	.066	....
Totals	$ 217,263	$ 206,173	$ 93,980	$ 82,234	.399	.456	
(6143) ILLINOIS MUTUAL LIFE AND CASUALTY INSURANCE COMPANY							
Group Accident and Health	$ 587,593	$ 590,973	$ 689,218	$ 701,272	1.187	1.166	....
Non-Cancellable Accident and Health	145,276	103,607	15,919	15,672	.151	.154	.002
Guaranteed Renewable Accident and Health	5,544,423	5,005,834	4,755,927	4,865,270	.972	.950	.020
Other Accident Only	1,406	1,478	1,096	1,209	.818	.742	....
All Other Accident and Health	34,057	34,450	44,290	43,320	1.257	1.286	....
Totals	$ 6,312,755	$ 5,736,342	$ 5,506,448	$ 5,626,743	.981	.960	
(5258) INA LIFE INSURANCE COMPANY (102) INA							
Non-Cancellable Accident and Health	$ 513	$ 439	$	$	....	....	....
Guaranteed Renewable Accident and Health	69,483	71,842	175,620	130,247	1.813	2.445	....
Other Accident Only	6,447	6,741	6,482	6,789	1.007	.962	....
All Other Accident and Health	34	36	....	....	....	....	....
Totals	$ 76,477	$ 79,118	$ 182,102	$ 137,036	1.732	2.302	
(5735) INA STANDARD LIFE INSURANCE COMPANY (102) INA							
Credit Accident and Health (Group and Individual)	$ −18,141	$ 361,490	$ 121,304	$ 121,304	.336	.336	....
Non-Cancellable Accident and Health	280	280	....	....	....	....	....
Guaranteed Renewable Accident and Health	1,167	1,127	....	....	....	....	....
Totals	$ −16,674	$ 362,897	$ 121,304	$ 121,304	.334	.334	
(5286) INDEPENDENT LIBERTY LIFE INSURANCE COMPANY							
Group Accident and Health	$ 5,295,558	$ 5,237,307	$ 5,487,789	$ 5,440,045	1.039	1.048	.003
Credit Accident and Health (Group and Individual)	10	13	....	....	....	....	....
Collectively Renewable Accident and Health	124,132	160,577	94,414	92,790	.578	.588	.002
Non-Cancellable Accident and Health	2,265	2,930	414	407	.139	.141	....
Guaranteed Renewable Accident and Health	1,237,355	1,600,642	1,090,246	1,071,494	.669	.681	.004
Non-Renewable Stated Reasons Accident and Health	53,256	68,892	19,531	19,195	.279	.284	....
All Other Accident and Health	57,623	74,541	34,030	33,444	.449	.457	....
Totals	$ 6,770,199	$ 7,144,902	$ 6,726,424	$ 6,657,375	.932	.941	
(5250) INDEPENDENT LIFE AND ACCIDENT INSURANCE COMPANY (223) INDEPENDENT LIFE AND ACCIDENT							
Group Accident and Health	$ 22,605,937	$ 22,629,785	$ 22,369,588	$ 25,160,368	1.112	.989	.013
Collectively Renewable Accident and Health	3,167	2,499	729	685	.274	.292	....
Non-Cancellable Accident and Health	2,007,411	1,985,951	745,969	700,784	.353	.376	.029
Guaranteed Renewable Accident and Health	7,260,168	7,249,107	1,596,133	2,071,761	.286	.220	.026
Other Accident Only	14,938	17,607	2,450	745	.042	.139	.002
All Other Accident and Health	8,486,160	8,525,530	3,545,306	3,763,793	.441	.416	.036
Totals	$ 40,377,781	$ 40,410,479	$ 28,260,195	$ 31,698,136	.784	.699	
(6145) INDIANAPOLIS LIFE INSURANCE COMPANY							
Group Accident and Health	$ 10,382	$ 10,382	$	$	....	....	....
Non-Cancellable Accident and Health	160,212	160,581	36,756	91,006	.567	.229	.002
Guaranteed Renewable Accident and Health	119,822	123,632	130,688	156,624	1.267	1.057	....
Other Accident Only	229	231	1,973	538	2.329	8.541	....
All Other Accident and Health	2,421	2,403	1,216	765	.318	.506	....
Totals	$ 293,066	$ 297,229	$ 170,633	$ 248,933	.838	.574	
(5336) INDIANAPOLIS LIFE PENSION AND INSURANCE COMPANY							
No Business Written							
(5263) INDIVIDUAL ASSURANCE COMPANY LIFE, HEALTH AND ACCIDENT							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6146) INDUSTRIAL CASUALTY INSURANCE COMPANY (687) GUARANTEE TRUST							
Non-Cancellable Accident and Health	$ 1,468	$ 1,773	$	$	....	....	....
Guaranteed Renewable Accident and Health	2,142	2,304	2,400	2,118	.919	1.042	....
Other Accident Only	....	....	2,000	1,890	....	....	....
All Other Accident and Health	690	774	437	495	.640	.565	....
Totals	$ 4,300	$ 4,851	$ 4,837	$ 4,503	.928	.997	
(5253) INDUSTRIAL LIFE INSURANCE COMPANY (160) REPUBLIC FINANCIAL SERVICES							
Group Accident and Health	$ 92,782	$ 95,814	$ 68,637	$ 74,412	.777	.716	....
Credit Accident and Health (Group and Individual)	33,543	47,901	7,496	7,554	.158	.156	....
Non-Cancellable Accident and Health	9,689	10,058	25,029	25,214	2.507	2.488	....
Guaranteed Renewable Accident and Health	297,211	298,633	88,796	59,872	.200	.297	.001
Non-Renewable Stated Reasons Accident and Health	....	1,277	....	....	....	....	....
Totals	$ 433,225	$ 453,683	$ 189,958	$ 167,052	.368	.419	
(5281) INTEGON LIFE INSURANCE CORPORATION (103) INTEGON							
Group Accident and Health	$ 23,742,314	$ 23,837,113	$ 33,480,029	$ 27,858,429	1.169	1.405	.014
Credit Accident and Health (Group and Individual)	52,023	83,385	50,164	48,142	.577	.602	.001
Non-Cancellable Accident and Health	7,143	7,140	110	91	.013	.015	....
Guaranteed Renewable Accident and Health	80,923	80,582	47,735	51,503	.639	.592	....
All Other Accident and Health	26,187	34,410	31,094	24,795	.721	.904	....
Totals	$ 23,908,590	$ 24,042,630	$ 33,609,132	$ 27,982,960	1.164	1.398	
(5332) INTEGRITY LIFE INSURANCE COMPANY (299) INTEGRITY INSURANCE GROUP							
Credit Accident and Health (Group and Individual)	$ 1,422	$ 296	$	$ 94	.318	....	....
Totals	$ 1,422	$ 296	$	$ 94	.318	....	
(5305) INTEGRITY NATIONAL LIFE INSURANCE COMPANY (251) LINCOLN INCOME GROUP							
No Business Written							
(5260) INTER-OCEAN INSURANCE COMPANY (244) CINCINNATI FINANCIAL CORPORATION							
Group Accident and Health	$	$	$ 10,983	$ 14,574	....	....	....
Collectively Renewable Accident and Health	7,995	7,859	2,954	6,891	.877	.376	....
Guaranteed Renewable Accident and Health	190,360	175,604	131,078	139,444	.794	.746	....
Non-Renewable Stated Reasons Accident and Health	....	....	1,349	1,435	....	....	....
Other Accident Only	5,623	5,196	3,677	3,892	.749	.708	....
All Other Accident and Health	44,615	41,201	28,127	29,755	.722	.683	....
Totals	$ 248,593	$ 229,860	$ 178,168	$ 195,991	.853	.775	
(6148) INTER-STATE ASSURANCE COMPANY—A MUTUAL COMPANY							
No Business Written							
(5275) INTERCONTINENTAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 122,872	$ 120,714	$ 40,846	$ 39,110	.324	.338	....
Collectively Renewable Accident and Health	865,294	860,122	525,276	510,390	.593	.611	.018
Guaranteed Renewable Accident and Health	1,684,132	1,673,809	1,047,247	1,156,224	.691	.626	.006
All Other Accident and Health	3,063	2,991	8,952	8,457	2.827	2.993	....
Totals	$ 2,675,361	$ 2,657,636	$ 1,622,321	$ 1,714,181	.645	.610	
(5265) INVESTORS GUARANTY LIFE INSURANCE COMPANY (069) FARMERS INSURANCE							
Non-Cancellable Accident and Health	$ 487	$ 484	$	$	....	....	....
Guaranteed Renewable Accident and Health	177	176	....	....	....	....	....
All Other Accident and Health	12	12	....	....	....	....	....
Totals	$ 676	$ 672	$	$	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE--1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5256) INVESTORS HERITAGE LIFE INSURANCE COMPANY (425) KENTUCKY INVESTORS							
Guaranteed Renewable Accident and Health	$ 22,422	$ 10,176	$	$	....	....	....
Non-Renewable Stated Reasons Accident and Health	....	....	....	2,500	....	....	....
Totals	$ 22,422	$ 10,176	$	$ 2,500	.246	....	
(5322) INVESTORS LIFE OF FLORIDA INSURANCE COMPANY (468) LIFE INVESTORS							
Credit Accident and Health (Group and Individual)	$ 348,545	$ 515,801	$ 138,546	$ 106,609	.207	.269	.009
Totals	$ 348,545	$ 515,801	$ 138,543	$ 106,609	.207	.269	
(5292) INVESTORS LIFE INSURANCE COMPANY OF NEBRASKA (431) RESERVE LIFE GROUP							
No Business Written							
(5309) INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA (901) CIGNA GROUP							
No Business Written							
(5273) INVESTORS NATIONAL LIFE INSURANCE COMPANY (168) SOUTH CAROLINA INSURANCE							
Credit Accident and Health (Group and Individual)	$ 6,405	$ 1,949	$ 647	$ 1,478	.758	.332	....
Totals	$ 6,405	$ 1,949	$ 647	$ 1,478	.758	.332	
(5277) ITT LIFE INSURANCE CORPORATION (091) HARTFORD							
Credit Accident and Health (Group and Individual)	$ -188,244	$ 408,880	$ 138,358	$ 3,097	.008	.338	-.004
Guaranteed Renewable Accident and Health	593,817	595,200	482,461	489,216	.822	.811	.002
Non-Renewable Stated Reasons Accident and Health	18,200	18,000	14,922	13,430	.746	.829	....
Totals	$ 423,773	$ 1,022,080	$ 635,741	$ 505,743	.495	.622	
(5296) ITT LYNDON LIFE INSURANCE COMPANY (355) LYNDON INSURANCE GROUP							
Group Accident and Health	$ 1,291,827	$ 209,399	$ 16,965	$ 291,940	1.394	.081	....
Totals	$ 1,291,827	$ 209,399	$ 16,965	$ 291,940	1.394	.081	
(5282) J.C. PENNEY LIFE INSURANCE COMPANY (268) J.C. PENNEY							
Non-Cancellable Accident and Health	$ 2,559,422	$ 2,550,186	$ 945,422	$ 1,162,477	.456	.371	.037
Guaranteed Renewable Accident and Health	550,819	556,471	310,145	227,839	.409	.557	.002
Other Accident Only	152,025	154,073	98,821	121,282	.787	.641	.022
Totals	$ 3,262,266	$ 3,260,730	$ 1,354,388	$ 1,511,598	.464	.415	
(5271) JACKSON NATIONAL LIFE INSURANCE COMPANY (918) JACKSON NATIONAL GROUP							
No Business Written							
(5279) JEFFERSON NATIONAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 300	$ 381	$ 35,636	$ -87,336	-229.228	93.533	....
Non-Cancellable Accident and Health	10,820	10,728	19,895	-7,461	-.695	1.854	....
Guaranteed Renewable Accident and Health	45,677	41,774	59,232	67,066	1.605	1.418	....
All Other Accident and Health	1,088	1,044	5,010	8,161	7.817	4.799	....
Totals	$ 57,885	$ 53,927	$ 119,773	$ -19,570	-.363	2.221	
(5737) JEFFERSON-PILOT LIFE INSURANCE COMPANY (107) JEFFERSON-PILOT CORPORATION							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5815) JEFFERSON PILOT PENSION INSURANCE COMPANY (107) JEFFERSON-PILOT CORPORATION							
No Business Written							
(5280) JEFFERSON STANDARD LIFE INSURANCE COMPANY (107) JEFFERSON-PILOT GROUP							
No Business Written							
(5283) JOHN ALDEN LIFE INSURANCE COMPANY (285) JOHN ALDEN GROUP							
Group Accident and Health	$ 5,813,175	$ 5,727,609	$ 5,214,255	$ 5,379,298	.939	.910	.003
Credit Accident and Health (Group and Individual)	585,521	734,467	223,556	214,196	.292	.304	.015
Guaranteed Renewable Accident and Health	6,002	6,091	943	162	.027	.155	....
Other Accident Only	800	834	375	−10,498	−12.588	.450	....
All Other Accident and Health	517	604	....	....	....	....	....
Totals	$ 6,406,015	$ 6,469,605	$ 5,439,129	$ 5,583,158	.863	.841	
(5795) JOHN DEERE LIFE INSURANCE COMPANY (219) DEERE AND COMPANY GROUP							
No Business Written							
(6150) JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY (356) JOHN HANCOCK							
Group Accident and Health	$ 20,243,556	$ 20,701,946	$ 21,057,826	$ 19,547,331	.944	1.017	.012
Non-Cancellable Accident and Health	324,631	327,039	134,058	185,701	.568	.410	.004
Guaranteed Renewable Accident and Health	2,044,941	2,060,110	1,607,196	1,477,117	.717	.780	.007
All Other Accident and Health	186,806	165,572	175,005	186,801	1.128	1.057	....
Totals	$ 22,780,034	$ 23,254,567	$ 22,974,085	$ 21,396,950	.920	.988	
(5326) JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY (356) JOHN HANCOCK							
No Business Written							
(5667) KANSAS CITY LIFE AND ANNUITY COMPANY (588) KANSAS CITY LIC							
No Business Written							
(5290) KANSAS CITY LIFE INSURANCE COMPANY (588) KANSAS CITY LIFE INSURANCE COMPANY							
Group Accident and Health	$ 9,392	$ 9,555	$ 413	$ 449	.047	.043	....
Non-Cancellable Accident and Health	25,937	25,635	2,270	−4,469	−.174	.089	....
Guaranteed Renewable Accident and Health	37,056	37,225	18,840	12,807	.344	.506	....
Totals	$ 72,385	$ 72,415	$ 21,523	$ 8,787	.121	.297	
(5334) KEMPER INVESTORS LIFE INSURANCE COMPANY (106) KEMPER INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 339	$ 339	$	$	....	....	....
Totals	$ 339	$ 339	$	$	....	....	
(5293) KENNESAW LIFE AND ACCIDENT INSURANCE COMPANY (470) LIFESURANCE CORPORATION							
Group Accident and Health	$ 2,918,887	$ 3,035,642	$ 3,114,569	$ 3,584,869	1.181	1.026	.001
Credit Accident and Health (Group and Individual)	15,292	34,023	37,620	53,762	1.580	1.106	....
Collectively Renewable Accident and Health	72,425	72,787	37,559	37,882	.520	.516	.001
Non-Cancellable Accident and Health	26,901	30,586	21,908	13,452	.440	.716	....
Guaranteed Renewable Accident and Health	304,601	314,652	281,332	283,301	.900	.894	.001
All Other Accident and Health	9,932	9,773	6,955	7,038	.720	.712	....
Totals	$ 3,348,[illegible]8	$ 3,497,463	$ 3,499,943	$ 3,980,244	1.138	1.001	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5295) KENTUCKY CENTRAL LIFE INSURANCE COMPANY							
(357) KENTUCKY CENTRAL							
Group Accident and Health	$ 151,362	$ 152,274	$ 259,301	$ 278,037	1.826	1.769	....
Credit Accident and Health (Group and Individual)	1,535	1,216	436	438	.360	.359	....
Non-Cancellable Accident and Health	4,791	4,749	4,471	4,425	.932	.941	....
Guaranteed Renewable Accident and Health	3,492	3,461	3,524	3,488	1.008	1.018	....
Other Accident Only	75	74	15	15	.203	.203	....
All Other Accident and Health	6,705	6,648	7,027	6,955	1.046	1.057	....
Totals	$ 167,960	$ 168,422	$ 284,774	$ 293,358	1.742	1.691	
(6160) KENTUCKY HOME MUTUAL LIFE INSURANCE COMPANY							
Non-Renewable Stated Reasons Accident and Health	$ 26	$ 26	$	$	....	....	....
Totals	$ 26	$ 26	$	$	....	....	
(5294) KEYSTONE PROVIDENT LIFE INSURANCE COMPANY							
(189) TRAVELERS INSURANCE COMPANY							
No Business Written							
(5304) KNICKERBOCKER LIFE INSURANCE COMPANY							
(475) KNICKERBOCKER LIFE							
Guaranteed Renewable Accident and Health	$ 219	$ 219	$	$	....	....	....
Totals	$ 219	$ 219	$	$	....	....	
(6165) LAFAYETTE LIFE INSURANCE COMPANY							
(824) LAFAYETTE LIFE COMPANY							
Group Accident and Health	$ 818	$ 2,261	$	$	....	....	....
Non-Cancellable Accident and Health	37,254	38,597	15,962	15,962	.414	.414	....
Guaranteed Renewable Accident and Health	1,433	1,433	....	....	....	....	....
Totals	$ 39,505	$ 42,291	$ 15,962	$ 15,962	.377	.377	
(5298) LAMAR LIFE INSURANCE COMPANY							
Group Accident and Health	$ 354,721	$ 354,721	$ 258,822	$ 258,822	.730	.730	....
Non-Cancellable Accident and Health	20,263	20,263	6,837	6,837	.337	.337	....
Guaranteed Renewable Accident and Health	3,613	3,613	3,216	3,216	.890	.890	....
Non-Renewable Stated Reasons Accident and Health	853	853	741	741	.869	.869	....
Totals	$ 379,450	$ 379,450	$ 269,616	$ 269,616	.711	.711	
(5686) LATIN AMERICAN INSURANCE COMPANY							
No Business Written							
(5314) LAYMEN LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 10,436	$ 11,332	$ 7,349	$ 6,420	.567	.649	....
Totals	$ 10,436	$ 11,332	$ 7,349	$ 6,420	.567	.649	
(5299) LIBERTY LIFE INSURANCE COMPANY OF BOSTON							
(111) LIBERTY MUTUAL COMPANIES							
Group Accident and Health	$ 3,394,731	$ 3,394,731	$ 4,431,153	$ 4,494,341	1.324	1.305	.002
Non-Cancellable Accident and Health	6,605	6,605	6,208	6,208	.940	.940	....
Totals	$ 3,401,336	$ 3,401,336	$ 4,437,361	$ 4,500,549	1.323	1.305	
(5300) LIBERTY LIFE INSURANCE COMPANY							
(737) LIBERTY CORPORATION							
Group Accident and Health	$ 4,601,302	$ 4,275,368	$ 2,954,635	$ 3,154,801	.738	.691	.002
Non-Cancellable Accident and Health	1,731	1,743	....	....	....	....	....
Guaranteed Renewable Accident and Health	3,664	3,671	544	560	.153	.148	....
Other Accident Only	....	....	300	208	....	....	....
All Other Accident and Health	21,760	22,374	30,516	24,221	1.083	1.364	....
Totals	$ 4,628,457	$ 4,303,156	$ 2,985,995	$ 3,179,790	.739	.694	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5310) LIBERTY NATIONAL LIFE INSURANCE COMPANY (290) LIBERTY NATIONAL							
Group Accident and Health	$ 1,848,022	$ 1,832,693	$ 1,915,149	$ 2,194,068	1.197	1.045	.001
Collectively Renewable Accident and Health	1,579,164	1,591,039	1,562,128	1,816,391	1.142	.962	.032
Non-Cancellable Accident and Health	421,608	442,509	98,700	86,434	.195	.223	.006
Guaranteed Renewable Accident and Health	9,005,754	8,616,388	3,481,400	3,694,880	.429	.404	.032
Totals	$ 12,854,548	$ 12,482,629	$ 7,057,377	$ 7,791,773	.624	.565	
(5313) LIFE OF AMERICA INSURANCE CORPORATION OF BOSTON							
No Business Written							
(5319) LIFE AND CASUALTY INSURANCE COMPANY OF TENNESSEE (011) AMERICAN GENERAL GROUP							
Group Accident and Health	$ 169,011	$ 168,673	$ 342,207	$ 365,819	2.169	2.029	....
Non-Cancellable Accident and Health	406,963	410,626	147,948	149,723	.365	.360	.005
Guaranteed Renewable Accident and Health	908,752	906,934	400,945	392,525	.433	.442	.003
All Other Accident and Health	1,317	1,382	1,100	1,082	.783	.796	....
Totals	$ 1,486,043	$ 1,487,615	$ 892,200	$ 909,149	.611	.600	
(5318) LIFE ASSURANCE COMPANY OF PENNSYLVANIA							
Credit Accident and Health (Group and Individual)	$	$	$ 5,796	$	....	....	....
Totals	$	$	$ 5,796	$	....	....	
(5317) LIFE INSURANCE COMPANY OF CINCINNATI (244) CINCINNATI FINANCIAL CORPORATION							
Guaranteed Renewable Accident and Health	$ 5,154	$ 4,493	$	$	....	....	....
Totals	$ 5,154	$ 4,493	$	$	....	....	
(5335) LIFE INSURANCE COMPANY OF NORTH AMERICA (102) INA							
Group Accident and Health	$ 3,262,818	$ 3,214,334	$ 9,957,472	$ 10,887,939	3.387	3.098	.001
Collectively Renewable Accident and Health	244,576	230,847	124,960	182,606	.791	.541	.005
Non-Cancellable Accident and Health	124	133	....	....	....	....	....
Guaranteed Renewable Accident and Health	11,179	11,854	34,895	21,194	1.788	2.944	....
Other Accident Only	6,767	6,920	3,604	3,704	.535	.521	.001
All Other Accident and Health	157	159	8,390	7,641	48.057	52.767	....
Totals	$ 3,525,621	$ 3,464,247	$ 10,129,321	$ 11,103,084	3.205	2.924	
(5337) LIFE INSURANCE COMPANY OF THE SOUTHWEST (094) HALLIBURTON GROUP							
Group Accident and Health	$ 771,072	$ 771,072	$ 683,616	$ 716,907	.930	.887	....
Guaranteed Renewable Accident and Health	122	122	....	....	....	....	....
Totals	$ 771,194	$ 771,194	$ 683,616	$ 716,907	.930	.886	
(5321) LIFE INSURANCE COMPANY OF ALABAMA							
Group Accident and Health	$ 257,689	$ 257,689	$ 89,728	$ 92,150	.358	.348	....
Credit Accident and Health (Group and Individual)	89,345	89,345	80,281	83,462	.934	.899	.002
Guaranteed Renewable Accident and Health	104,887	104,887	151,993	170,938	1.630	1.449	....
Totals	$ 451,921	$ 451,921	$ 322,002	$ 346,550	.767	.713	
(5330) LIFE INSURANCE COMPANY OF GEORGIA (229) PEERLESS GROUP							
Group Accident and Health	$ 6,172,551	$ 6,437,707	$ 5,308,263	$ 5,481,066	.851	.825	.003
Non-Cancellable Accident and Health	634,208	630,139	279,786	295,822	.469	.444	.009
Guaranteed Renewable Accident and Health	2,688,258	2,672,687	897,631	794,191	.297	.336	.009
Non-Renewable Stated Reasons Accident and Health	131,984	128,509	19,772	22,235	.173	.154	.002
All Other Accident and Health	61,554	61,867	30,395	30,092	.486	.491	....
Totals	$ 9,688,555	$ 9,930,909	$ 6,535,847	$ 6,623,406	.667	.658	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5340) LIFE INSURANCE COMPANY OF VIRGINIA (369) CONTINENTAL GROUP							
Group Accident and Health	$ 1,931,701	$ 2,082,022	$ 1,523,403	$ 1,816,418	.872	.732	.001
Non-Cancellable Accident and Health	654	654	....	....	....	....	....
Guaranteed Renewable Accident and Health	753,369	761,179	986,570	966,766	1.270	1.296	.002
Non-Renewable Stated Reasons Accident and Health	227,405	217,818	209,029	256,907	1.179	.960	.004
All Other Accident and Health	9,481	9,456	1,403	1,669	.177	.148	....
Totals	$ 2,922,610	$ 3,071,129	$ 2,720,405	$ 3,041,760	.990	.886	
(5323) LIFE INVESTORS INSURANCE COMPANY OF AMERICA (468) LIFE INVESTORS							
Group Accident and Health	$ 367,655	$ 359,461	$ 257,212	$ 269,850	.751	.716	....
Credit Accident and Health (Group and Individual)	266,550	316,775	237,061	132,126	.417	.748	.007
Non-Cancellable Accident and Health	3,098	2,904	1,586	1,801	.620	.546	....
Guaranteed Renewable Accident and Health	237,956	233,693	122,124	141,182	.604	.523	....
Other Accident Only	97	139	181	260	1.871	1.302	....
Totals	$ 875,356	$ 912,972	$ 618,164	$ 545,219	.597	.677	
(5839) LIFE OF MARYLAND, INCORPORATED (849) BALTIMORE LIFE							
No Business Written							
(5344) LIFE OF MID-AMERICA INSURANCE COMPANY (103) AMERICAN BANKERS							
No Business Written							
(5341) LINCOLN AMERICAN LIFE INSURANCE COMPANY (011) AMERICAN GENERAL							
Group Accident and Health	$	$	$ 3,377	$ 3,421	....	....	....
Non-Cancellable Accident and Health	4,851	4,982	....	....	....	....	....
Guaranteed Renewable Accident and Health	4,132	4,299	1,452	1,367	.318	.338	....
Totals	$ 8,983	$ 9,281	$ 4,829	$ 4,788	.516	.520	
(5315) LINCOLN INCOME LIFE INSURANCE COMPANY (251) LINCOLN INCOME							
Guaranteed Renewable Accident and Health	$ 16,112	$ 16,050	$	$	....	....	....
Totals	$ 16,112	$ 16,050	$	$	....	....	
(5342) LINCOLN LIBERTY LIFE INSURANCE COMPANY (498) U.S. LIFE CORPORATION							
No Business Written							
(5350) LINCOLN NATIONAL LIFE INSURANCE COMPANY (020) LINCOLN NATIONAL							
Group Accident and Health	$ 19,185,253	$ 19,237,417	$ 17,327,315	$ 17,760,099	.923	.901	.011
Collectively Renewable Accident and Health	13,253	13,533	8,709	13,666	1.010	.644	....
Non-Cancellable Accident and Health	725,993	723,297	270,818	308,574	.427	.374	.010
Guaranteed Renewable Accident and Health	1,200,234	1,186,618	1,468,371	1,535,602	1.294	1.237	.004
Non-Renewable Stated Reasons Accident and Health	15,430	14,442	....	....	....	....	....
Other Accident Only	6,582	6,861	3,501	5,595	.815	.510	....
All Other Accident and Health	155,095	136,564	150,931	125,196	.917	1.105	....
Totals	$ 21,301,840	$ 21,318,732	$ 19,229,645	$ 19,748,734	.926	.902	
(5329) LINCOLN NATIONAL PENSION INSURANCE COMPANY (020) LINCOLN NATIONAL							
No Business Written							
(5331) LOMAS FINANCIAL SECURITY INSURANCE COMPANY							
Group Accident and Health	$ 15,727	$ 15,727	$ −12,848	$ 5,352	.340	−.817	....
Totals	$ 15,727	$ 15,727	$ −12,848	$ 5,352	.340	−.817	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5343) LONE STAR LIFE INSURANCE COMPANY (818) LONE STAR GROUP							
Group Accident and Health	$ 2,368,290	$ 2,295,050	$ 1,740,908	$ 2,369,828	1.033	.759	.001
Non-Cancellable Accident and Health	62,137	64,249	25,024	45,604	.710	.389	....
Guaranteed Renewable Accident and Health	2,174,626	2,204,209	1,481,926	1,492,165	.677	.672	.007
All Other Accident and Health	29,856	30,204	27,390	26,473	.876	.907	....
Totals	$ 4,634,909	$ 4,593,712	$ 3,275,248	$ 3,934,070	.856	.713	
(5345) LOYAL AMERICAN LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 2,214	$ 2,230	$ 3,978	$ 4,202	1.884	1.784	....
Totals	$ 2,214	$ 2,230	$ 3,978	$ 4,202	1.884	1.784	
(5324) LOYALTY LIFE INSURANCE COMPANY (048) CONTINENTAL CORPORATION							
Group Accident and Health	$ 2,434	$ 2,434	$	$ 1,461	.600	....	....
Totals	$ 2,434	$ 2,434	$	$ 1,461	.600	....	
(6166) LUTHERAN MUTUAL LIFE INSURANCE COMPANY (840) LUTHERAN MUTUAL							
Non-Cancellable Accident and Health	$ 7,353	$ 6,866	$ 4,164	$ 1,379	.201	.606	....
Totals	$ 7,353	$ 6,866	$ 4,164	$ 1,379	.201	.606	
(6167) MACCABEES MUTUAL LIFE INSURANCE COMPANY (886) MACCABEES LIFE GROUP							
Group Accident and Health	$ 51,306	$ 51,311	$ 29,823	$ 31,979	.623	.581	....
Non-Cancellable Accident and Health	680,338	669,112	149,064	225,131	.336	.223	.009
Guaranteed Renewable Accident and Health	98,823	99,119	149,638	152,750	1.541	1.510	....
All Other Accident and Health	466	477	3,600	5,394	11.308	7.547	....
Totals	$ 830,933	$ 820,019	$ 332,125	$ 415,254	.506	.405	
(5348) MAIN LIFE INSURANCE COMPANY (127) MIDLAND GUARDIAN							
Credit Accident and Health (Group and Individual)	$ −123	$ 1,250	$ 1,633	$ 1,710	1.368	1.306	....
Totals	$ −123	$ 1,250	$ 1,633	$ 1,710	1.368	1.306	
(5354) MAINE FIDELITY LIFE INSURANCE COMPANY (904) MANUFACTURERS LIFE							
Guaranteed Renewable Accident and Health	$ 714	$ 772	$ 133	$ 145	.188	.172	....
All Other Accident and Health	246	239	....	....	....	....	....
Totals	$ 960	$ 1,011	$ 133	$ 145	.143	.132	
(6170) MANHATTAN LIFE INSURANCE COMPANY (804) MANHATTAN LIFE							
Group Accident and Health	$ 67,862	$ 65,426	$	$	....	....	....
Totals	$ 67,862	$ 65,426	$	$	....	....	
(5346) MANHATTAN NATIONAL LIFE INSURANCE COMPANY (804) MANHATTAN LIFE CORPORATION							
No Business Written							
(7017) MANUFACTURERS LIFE INSURANCE COMPANY (904) MANUFACTURERS LIFE							
Non-Cancellable Accident and Health	$ 31,284	$ 35,598	$ 15,600	$ 35,577	.999	.438	....
Totals	$ 31,284	$ 35,598	$ 15,600	$ 35,577	.999	.438	
(5428) MANUFACTURERS LIFE INSURANCE COMPANY OF AMERICA (904) MANUFACTURERS LIFE							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5349) MASSACHUSETTS GENERAL LIFE INSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
Non-Cancellable Accident and Health	$ 30,944	$ 31,686	$ 50,904	$ 35,124	1.109	1.607	....
Guaranteed Renewable Accident and Health	21,170	19,773	71,552	64,254	3.250	3.619	....
All Other Accident and Health	−419	424	22	103	.243	.052	....
Totals	$ 51,695	$ 51,883	$ 122,478	$ 99,481	1.917	2.361	
(5351) MASSACHUSETTS INDEMNITY & LIFE INSURANCE COMPANY (483) PENNSYLVANIA LIFE							
Group Accident and Health	$ 5,642,470	$ 5,740,001	$ 1,422,763	$ 1,340,346	.234	.248	.003
Credit Accident and Health (Group and Individual) .	54,015	59,547	4,351	6,152	.103	.073	.001
Non-Cancellable Accident and Health	751,467	729,660	611,061	671,159	.920	.837	.011
Guaranteed Renewable Accident and Health	1,055,616	1,153,697	834,578	978,339	.848	.723	.003
All Other Accident and Health	3,399	1,782	1,415	1,571	.882	.794	....
Totals	$ 7,506,967	$ 7,684,687	$ 2,874,168	$ 2,997,567	.390	.374	
(6180) MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY ,(435) MASSACHUSETTS MUTUAL LIFE							
Group Accident and Health	$ 18,969,079	$ 17,258,208	$ 22,592,330	$ 21,040,007	1.219	1.309	.011
Credit Accident and Health (Group and Individual) .	85	94	....	−36	−.383	....	....
Collectively Renewable Accident and Health	1,832,552	1,852,210	....	....	....	....	.038
Non-Cancellable Accident and Health	127,014	131,787	340,783	1,213,236	9.206	2.586	.001
Guaranteed Renewable Accident and Health	....	....	153,226	149,892	....	....	....
Totals	$ 20,928,730	$ 19,242,299	$ 23,086,339	$ 22,403,099	1.164	1.200	
(5303) MASTER LIFE INSURANCE COMPANY (901) CIGNA GROUP							
No Business Written							
(5357) MAYFLOWER NATIONAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 39,090	$ 39,090	$ 16,946	$ 16,946	.434	.434	....
Totals	$ 39,090	$ 39,090	$ 16,946	$ 16,946	.434	.434	
(5339) MBL LIFE ASSURANCE CORPORATION (822) MUTUAL BENEFIT LIC							
No Business Written							
(5353) MEDICO LIFE INSURANCE COMPANY (364) MUTUAL PROTECTIVE							
Guaranteed Renewable Accident and Health	$ 6,291	$ 5,830	$ 2,754	$ 3,259	.559	.472	....
Non-Renewable Stated Reasons Accident and Health	5,838	4,567	1,133	2,873	.629	.248	....
Totals	$ 12,129	$ 10,397	$ 3,887	$ 6,132	.590	.374	
(5366) MERCANTILE AND GENERAL REINSURANCE COMPANY, PLC (172) PRUDENTIAL ASSURANCE COMPANY							
Reinsurance Only							
(5365) MERIT LIFE INSURANCE COMPANY (211) CREDITHRIFT GROUP							
No Business Written							
(5325) METROPOLITAN INSURANCE AND ANNUITY COMPANY (241) METROPOLITAN GROUP							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6190) METROPOLITAN LIFE INSURANCE COMPANY (241) METROPOLITAN							
Group Accident and Health	$ 45,652,564	$ 49,524,745	$ 41,454,366	$ 40,866,220	.825	.837	.027
Credit Accident and Health (Group and Individual)	67,578	−280,267	11,293	14,618	−.052	−.040	.001
Collectively Renewable Accident and Health	179,119	173,958	318,002	149,665	.860	1.828	.003
Non-Cancellable Accident and Health	426,093	435,457	522,489	422,093	.969	1.200	.006
Guaranteed Renewable Accident and Health	7,142,392	7,291,654	6,627,092	6,721,714	.922	.909	.026
Other Accident Only	2,747	2,867	6,614	6,422	2.240	2.307	....
All Other Accident and Health	22,779	24,522	12,185	22,716	.926	.497	....
Totals	$ 53,493,272	$ 57,172,916	$ 46,952,041	$ 48,203,448	.843	.856	
(5830) METROPOLITAN TOWER LIFE INSURANCE COMPANY (241) METROPOLITAN GROUP							
No Business Written							
(5320) MGIC LIFE INSURANCE CORPORATION (010) MGIC INVESTMENT COMPANY							
No Business Written							
(5311) MIC LIFE INSURANCE CORPORATION (079) MOTORS INSURANCE CORPORATION							
Credit Accident and Health (Group and Individual)	$ 30,958	$ 207,562	$ 86,072	$ 58,061	.280	.415	....
Collectively Renewable Accident and Health	20,336	25,957	100	95	.004	.004	....
Totals	$ 51,294	$ 233,519	$ 86,172	$ 58,156	.249	.369	
(5358) MICHIGAN LIFE INSURANCE COMPANY (140) NATIONWIDE							
Group Accident and Health	$ 47,467	$ 43,330	$ 22,506	$ 19,211	.443	.519	....
Credit Accident and Health (Group and Individual)	....	....	438	306	....	....	....
Collectively Renewable Accident and Health	741	736	....	....	....	....	....
Non-Cancellable Accident and Health	794	810	....	....	....	....	....
Guaranteed Renewable Accident and Health	77,426	80,382	88,070	68,964	.858	1.096	....
All Other Accident and Health	1,351	1,431	1,000	184	.129	.699	....
Totals	$ 127,781	$ 126,692	$ 111,014	$ 88,668	.697	.861	
(5383) MID-CONTINENT LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 118	$ 118	$	$	....	....	....
Guaranteed Renewable Accident and Health	80	80	....	....	....	....	....
All Other Accident and Health	95	95	....	....	....	....	....
Totals	$ 293	$ 293	$	$	....	....	
(5393) MID-SOUTH INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 2,124,494	$ 2,181,175	$ 1,472,658	$ 1,533,451	.703	.675	.007
Totals	$ 2,124,494	$ 2,181,175	$ 1,472,658	$ 1,533,451	.703	.675	
(5352) MID-STATES LIFE INSURANCE COMPANY OF AMERICA (218) CNA INSURANCE GROUP							
No Business Written							
(5390) MID-WEST NATIONAL LIFE INSURANCE COMPANY (139) NATIONAL FARMERS							
Non-Cancellable Accident and Health	$ 37,816	$ 38,020	$	$	....	....	....
Totals	$ 37,816	$ 38,020	$	$	....	....	
(6195) MIDLAND MUTUAL LIFE INSURANCE COMPANY (874) MIDLAND MUTUAL GROUP							
Group Accident and Health	$ 4,414,722	$ 4,435,913	$ 5,752,982	$ 7,398,163	1.668	1.297	.002
Non-Cancellable Accident and Health	66,076	67,043	47,634	56,492	.843	.710	....
Guaranteed Renewable Accident and Health	50,441	51,605	47,646	47,138	.913	.923	....
Non-Renewable Stated Reasons Accident and Health	209	219	....	....	....	....	....
Totals	$ 4,531,448	$ 4,554,780	$ 5,848,262	$ 7,501,793	1.647	1.284	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5356) MIDLAND NATIONAL LIFE INSURANCE COMPANY (431) RESERVE LIFE							
Credit Accident and Health (Group and Individual)	$ 21,997	$ 10,986	$ 5,636	$ 14,246	1.297	.513	....
Non-Cancellable Accident and Health	3,851	3,439	....	....	....	....	....
Guaranteed Renewable Accident and Health	7,988	7,677	10,993	10,484	1.366	1.432	....
All Other Accident and Health	4,465	4,579	1,932	1,605	.351	.422	....
Totals	$ 38,301	$ 26,681	$ 18,561	$ 26,335	.987	.696	
(5409) MIDWEST LIFE INSURANCE COMPANY							
No Business Written							
(5297) MIDWESTERN NATIONAL LIFE INSURANCE COMPANY OF OHIO							
Guaranteed Renewable Accident and Health	$ 2,831	$ 2,800	$	$ -352	-.126	....	....
Non-Renewable Stated Reasons Accident and Health	81	84	4,500	3,733	44.440	53.571	....
Totals	$ 2,912	$ 2,884	$ 4,500	$ 3,381	1.172	1.560	
(5355) MIDWESTERN UNITED LIFE INSURANCE COMPANY (229) PEERLESS GROUP							
No Business Written							
(6197) MINISTERS LIFE—A MUTUAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 190,915	$ 186,672	$ 144,706	$ 124,421	.667	.775	....
Collectively Renewable Accident and Health	702	693	....	....	....	....	....
Guaranteed Renewable Accident and Health	131,216	131,690	114,910	78,902	.599	.873	....
Non-Renewable Stated Reasons Accident and Health	4,954	5,017	14,720	7,928	1.580	2.934	....
Totals	$ 327,787	$ 324,072	$ 274,336	$ 211,251	.652	.847	
(6200) MINNESOTA MUTUAL LIFE INSURANCE COMPANY (869) MINNESOTA MUTUAL							
Group Accident and Health	$ 68,412	$ 68,456	$ 60,449	$ 65,785	.744	.683	....
Credit Accident and Health (Group and Individual)	287,930	215,114	46,433	91,672	.426	.216	.007
Non-Cancellable Accident and Health	943,541	931,022	152,790	387,026	.416	.164	.013
Guaranteed Renewable Accident and Health	802	826	....	....	....	....	....
Totals	$ 1,318,685	$ 1,235,418	$ 259,672	$ 544,483	.441	.210	
(5408) MINNESOTA PROTECTIVE LIFE INSURANCE COMPANY (903) MINNESOTA PROTECTIVE							
Group Accident and Health	$ 2,337	$ 1,504	$	$ -35	-.023	....	....
Collectively Renewable Accident and Health	215	247	....	....	....	....	....
Non-Cancellable Accident and Health	....	1	....	....	....	....	....
Guaranteed Renewable Accident and Health	9,942	9,417	5,154	4,270	.453	.547	....
All Other Accident and Health	525	612	....	-219	-.358	....	....
Totals	$ 13,019	$ 11,781	$ 5,154	$ 4,016	.341	.437	
(5639) MML BAY STATE LIFE INSURANCE COMPANY (435) MASSACHUSETTS MUTUAL LIFE							
Guaranteed Renewable Accident and Health	$ 122	$ 348	$ 779	$ 757	2.175	2.239	....
Totals	$ 122	$ 348	$ 779	$ 757	2.175	2.239	
(5338) MML PENSION INSURANCE COMPANY (435) MASS MUTUAL LIC							
No Business Written							
(5373) MODERN AMERICAN LIFE INSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
Guaranteed Renewable Accident and Health	$ 14,669	$ 14,669	$ 5,313	$ 6,265	.427	.362	....
Totals	$ 14,669	$ 14,669	$ 5,313	$ 6,265	.427	.362	
(5378) MODERN PIONEERS' LIFE INSURANCE COMPANY							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5673) MONY LIVE INSURANCE COMPANY OF AMERICA (395) MUTUAL LIFE INSURANCE COMPANY							
No Business Written							
(5668) MONY PENSION INSURANCE CORPORATION (395) MUTUAL LIFE INSURANCE COMPANY							
No Business Written							
(5359) MODERN SECURITY LIFE INSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
Guaranteed Renewable Accident and Health	$ 537	$ 539	$	$	....	....	....
Totals	$ 537	$ 539	$	$	....	....	
(5361) MONARCH LIFE INSURANCE COMPANY (440) MONARCH CAPITAL GROUP							
Group Accident and Health	$ 21,988	$ 21,822	$ 34,045	$ 28,257	1.295	1.560	....
Non-Cancellable Accident and Health	308,174	312,348	703,401	914,789	2.929	2.252	.004
Guaranteed Renewable Accident and Health	706,200	727,283	844,382	812,140	1.117	1.161	.002
Non-Renewable Stated Reasons Accident and Health	354	354	....	....	....	....	....
All Other Accident and Health	....	....	5,200	6,144	....	....	....
Totals	$ 1,036,716	$ 1,061,807	$ 1,587,028	$ 1,761,330	1.659	1.495	
(5374) MONTGOMERY WARD LIFE INSURANCE COMPANY (414) MONTGOMERY WARD							
Group Accident and Health	$ 252,347	$ 251,468	$ 129,701	$ 131,928	.525	.516	....
Collectively Renewable Accident and Health	2,795,992	2,782,163	1,647,408	1,998,955	.718	.592	.058
Guaranteed Renewable Accident and Health	5,094	5,114	3,763	1,595	.312	.736	....
Totals	$ 3,053,433	$ 3,038,745	$ 1,780,872	$ 2,132,478	.702	.586	
(5362) MONUMENTAL LIFE INSURANCE COMPANY (558) MONUMENTAL							
Group Accident and Health	$ 483,586	$ 516,255	$ 303,822	$ 344,900	.668	.589	....
Collectively Renewable Accident and Health	....	....	250	250	....	....	....
Non-Cancellable Accident and Health	294	299	....	....	....	....	....
Guaranteed Renewable Accident and Health	6,713	6,670	4,742	4,970	.745	.711	....
Totals	$ 490,573	$ 523,224	$ 308,814	$ 350,120	.669	.590	
(6210) MUTUAL BENEFIT LIFE INSURANCE COMPANY (822) MUTUAL BENEFIT LIFE INSURANCE COMPANY							
Group Accident and Health	$ 18,789,038	$ 19,196,729	$ 15,499,388	$ 21,866,668	1.139	.807	.011
Non-Cancellable Accident and Health	453,868	445,957	127,965	357,381	.801	.287	.006
Non-Renewable Stated Reasons Accident and Health	294	253	595	773	3.055	2.352	....
Totals	$ 19,243,200	$ 19,642,939	$ 15,627,948	$ 22,224,822	1.131	.796	
(5360) MUNICH AMERICAN REINSURANCE COMPANY (361) MUNICH GROUP							
Reinsurance Only							
(6220) MUTUAL LIFE INSURANCE COMPANY OF NEW YORK (395) MUTUAL LIFE							
Group Accident and Health	$ 11,993,980	$ 12,727,328	$ 10,563,536	$ 11,326,409	.890	.830	.007
Non-Cancellable Accident and Health	775,607	767,964	341,631	579,224	.754	.445	.011
Guaranteed Renewable Accident and Health	341,009	346,891	464,574	503,510	1.451	1.339	.001
Totals	$ 13,110,596	$ 13,842,183	$ 11,369,741	$ 12,409,143	.896	.821	
(6223) MUTUAL LIFE INSURANCE COMPANY OF WASHINGTON D C							
Non-Cancellable Accident and Health	$ 310	$ 310	$	$	....	....	....
Non-Renewable Stated Reasons Accident and Health	271	271	1,085	2,042	7.535	4.004	....
Other Accident Only	1,053	1,053	35	35	.033	.033	....
All Other Accident and Health	9,368	9,370	8,558	8,950	.955	.913	....
Totals	$ 11,002	$ 11,004	$ 9,678	$ 11,027	1.002	.879	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6215) MUTUAL OF DETROIT INSURANCE COMPANY							
All Other Accident and Health	$ 101	$ 130	$ 214	$ 214	1.646	1.646	....
Totals	$ 101	$ 130	$ 214	$ 214	1.646	1.646	
(6225) MUTUAL OF OMAHA INSURANCE COMPANY **(261) MUTUAL OF OMAHA**							
Group Accident and Health	$ 15,297,289	$ 15,035,188	$ 17,208,030	$ 16,458,919	1.095	1.145	.009
Collectively Renewable Accident and Health	9,582,119	9,290,298	6,465,418	7,144,068	.769	.696	.199
Non-Cancellable Accident and Health	3,557	3,643	7,836	7,625	2.093	2.151	....
Guaranteed Renewable Accident and Health	6,037,487	6,188,498	4,243,245	3,863,659	.624	.686	.022
Non-Renewable Stated Reasons Accident and Health	9,843,098	9,847,814	5,053,382	5,584,645	.567	.513	.184
Other Accident Only	1,530,019	1,542,072	543,425	539,321	.350	.352	.226
All Other Accident and Health	1,504,883	1,505,758	1,589,404	1,672,069	1.110	1.056	.006
Totals	$ 43,798,452	$ 43,413,271	$ 35,110,740	$ 35,270,306	.812	.809	
(5363) MUTUAL SAVINGS LIFE INSURANCE COMPANY **(489) MUTUAL SAVINGS GROUP**							
Collectively Renewable Accident and Health	$ 110,917	$ 110,496	$ 72,799	$ 70,548	.638	.659	.002
Non-Cancellable Accident and Health	42,423	42,404	16,002	17,320	.408	.377	....
Guaranteed Renewable Accident and Health	156,362	156,202	67,802	74,184	.475	.434	....
Non-Renewable Stated Reasons Accident and Health	203,568	203,681	81,363	86,141	.423	.399	.003
Other Accident Only	57,560	57,474	35,379	35,765	.622	.616	.008
All Other Accident and Health	31,031	31,134	16,137	15,980	.513	.518	....
Totals	$ 601,861	$ 601,391	$ 289,482	$ 299,938	.499	.481	
(6228) MUTUAL SECURITY LIFE INSURANCE COMPANY							
Group Accident and Health	$ 2,927,243	$ 3,066,361	$ 2,198,805	$ 2,642,294	.862	.717	.001
Non-Cancellable Accident and Health	55,101	57,298	12,058	18,819	.328	.210	....
Guaranteed Renewable Accident and Health	301,340	314,201	476,297	479,224	1.525	1.516	.001
Other Accident Only	131	131	....	....	....	....	....
All Other Accident and Health	8,807	8,909	14,572	15,224	1.709	1.636	....
Totals	$ 3,292,622	$ 3,446,900	$ 2,701,732	$ 3,155,561	.915	.784	
(6227) MUTUAL SERVICE LIFE INSURANCE COMPANY **(227) MUTUAL SERVICE GROUP**							
Group Accident and Health	$ 616,745	$ 502,699	$ 363,581	$ 369,508	.735	.723	....
Non-Cancellable Accident and Health	244	246	....	....	....	....	....
Guaranteed Renewable Accident and Health	3,740	3,766	28	1,028	.273	.007	....
Totals	$ 620,729	$ 506,711	$ 363,609	$ 370,536	.731	.718	
(6229) MUTUAL TRUST LIFE INSURANCE COMPANY							
Group Accident and Health	$ 17,355	$ 1,928	$ 7,881	$ 1,168	.606	4.088	....
Non-Cancellable Accident and Health	36,126	34,464	14,462	80,051	2.323	.420	....
Totals	$ 53,481	$ 36,392	$ 22,343	$ 81,219	2.232	.614	
(5372) NATIONAL BENEFIT LIFE INSURANCE COMPANY **(916) ASSOCIATED MADISON**							
Group Accident and Health	$ 378,249	$ 302,220	$ 234,615	$ 255,669	.846	.776	....
Collectively Renewable Accident and Health	361,171	288,576	224,021	244,126	.846	.776	.007
Non-Cancellable Accident and Health	58,318	46,596	36,172	39,419	.846	.776	....
Guaranteed Renewable Accident and Health	93,926	75,047	58,259	63,487	.846	.776	....
Non-Renewable Stated Reasons Accident and Health	727	581	451	491	.845	.776	....
Other Accident Only	105,987	12,774	9,916	10,806	.846	.776	.002
Totals	$ 908,378	$ 725,794	$ 563,434	$ 613,998	.846	.776	
(5386) NATIONAL FIDELITY LIFE INSURANCE COMPANY **(327) EMPLOYERS REINSURANCE**							
Group Accident and Health	$ 541,400	$ 538,509	$ 221,293	$ 334,612	.621	.411	....
Credit Accident and Health (Group and Individual)	16,077	31,399	13,928	13,376	.426	.444	....
Collectively Renewable Accident and Health	391	401	....	....	....	....	....
Guaranteed Renewable Accident and Health	10,706	10,704	2,759	2,941	.275	.258	....
Other Accident Only	38	40	....	....	....	....	....
All Other Accident and Health	422	422	....	....	....	....	....
Totals	$ 569,034	$ 581,475	$ 237,980	$ 350,929	.604	.409	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

CLASSIFICATION OF FLORIDA BUSINESS—1982
Miscellaneous Departments—Life Insurance Companies
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5387) NATIONAL FOUNDATION LIFE INSURANCE COMPANY (839) WEST BRIDGE CAPITAL							
Guaranteed Renewable Accident and Health	$ 1,593,709	$ 1,475,774	$ 467,893	$ 520,844	.353	.317	.005
Totals	$ 1,593,709	$ 1,475,774	$ 467,893	$ 520,844	.353	.317	
(5389) NATIONAL GUARDIAN LIFE INSURANCE COMPANY							
Group Accident and Health	$ 89	$ 89	$	$	....	....	....
Non-Cancellable Accident and Health	6,706	5,112	3,241	3,241	.634	.634	....
Totals	$ 6,795	$ 5,201	$ 3,241	$ 3,241	.623	.623	
(5397) NATIONAL HEALTH INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 78,209	$ 59,748	$ 271	$ 397	.007	.005	....
Totals	$ 78,209	$ 59,748	$ 271	$ 397	.007	.005	
(6232) NATIONAL HEALTH & WELFARE MUTUAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 108,966	$ 108,966	$ 134,005	$ 134,005	1.230	1.230	....
Totals	$ 108,966	$ 108,966	$ 134,005	$ 134,005	1.230	1.230	
(5371) NATIONAL HOME LIFE ASSURANCE COMPANY (034) CAPITAL HOLDING CORPORATION							
Group Accident and Health	$ 7,609,215	$ 7,452,462	$ 4,014,174	$ 4,302,094	.577	.539	.004
Collectively Renewable Accident and Health	155,962	156,363	20,534	19,854	.127	.131	.003
Non-Cancellable Accident and Health	3,732	3,732	3,110	3,110	.833	.833	....
Guaranteed Renewable Accident and Health	7,762,575	7,825,868	5,205,666	5,168,936	.660	.665	.028
Non-Renewable Stated Reasons Accident and Health	187	187	....	....	....	....	....
Other Accident Only	....	....	527	527	....	....	....
All Other Accident and Health	5,904	5,904	4,746	4,746	.804	.804	....
Totals	$ 15,537,575	$ 15,444,516	$ 9,248,757	$ 9,499,267	.615	.599	
(5361) NATIONAL INVESTORS LIFE INSURANCE COMPANY							
Group Accident and Health	$ 3,236	$ 3,236	$ 1,569	$ 1,809	.559	.485	....
Non-Cancellable Accident and Health	94,867	95,626	129,868	129,044	1.349	1.358	.001
Guaranteed Renewable Accident and Health	14,176	14,360	655	505	.035	.046	....
Totals	$ 112,279	$ 113,222	$ 132,092	$ 131,358	1.160	1.67	....
(5382) NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY (272) NLT CORPORATION							
Group Accident and Health	$ 4,079,510	$ 4,216,021	$ 2,884,031	$ 3,527,283	.837	.684	.002
Collectively Renewable Accident and Health	185	189	....	....	....	....	....
Non-Cancellable Accident and Health	15,339	15,320	3,000	2,902	.189	.196	....
Guaranteed Renewable Accident and Health	44,041	43,991	17,261	17,783	.404	.392	....
All Other Accident and Health	19,440	19,438	20,304	21,761	1.120	1.045	....
Totals	$ 4,158,513	$ 4,294,959	$ 2,924,596	$ 3,569,729	.831	.681	
(6230) NATIONAL LIFE INSURANCE COMPANY (865) NATIONAL LIFE							
Non-Cancellable Accident and Health	$ 1,145,454	$ 1,149,973	$ 129,977	$ 408,599	.355	.113	.016
Totals	$ 1,145,454	$ 1,149,973	$ 129,977	$ 408,599	.355	.113	
(5367) NATIONAL OLD LINES INSURANCE COMPANY (873) ENNIA OLD LINE GROUP							
Collectively Renewable Accident and Health	$ 162	$ 158	$	$	....	....	....
Guaranteed Renewable Accident and Health	191,945	224,192	337,045	445,911	1.989	1.503	....
Totals	$ 192,107	$ 224,350	$ 337,045	$ 445,911	1.988	1.502	
(6755) NATIONAL PENSION LIFE INSURANCE COMPANY (865) NATIONAL LIFE GROUP							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5368) NATIONAL RESERVE LIFE INSURANCE COMPANY (588) KANSAS CITY LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 271	$ 237	$	$ 777	3.278	....	....
Guaranteed Renewable Accident and Health	540	528	....	531	1.006	....	....
Totals	$ 811	$ 765	$	$ 1,308	1.710	....	
(5413) NATIONAL SAVINGS LIFE INSURANCE COMPANY							
Group Accident and Health	$ 2,512,464	$ 2,536,668	$ 1,693,312	$ 1,856,422	.732	.668	.001
Non-Cancellable Accident and Health	2,655	2,469	....	....	....	....	....
Guaranteed Renewable Accident and Health	174,585	176,881	114,906	105,089	.594	.650	....
Other Accident Only	25,171	25,559	7,602	6,989	.273	.297	.003
All Other Accident and Health	33,410	31,849	4,932	5,836	.183	.155	....
Totals	$ 2,748,285	$ 2,773,426	$ 1,820,752	$ 1,974,336	.712	.656	
(5381) NATIONAL SECURITY INSURANCE COMPANY (316) NATIONAL SECURITY							
All Other Accident and Health	$ 39,627	$ 39,627	31,037	$ 28,693	.724	.783	....
Totals	$ 39,627	$ 39,627	$ 31,037	$ 28,693	.724	.783	
(5370) NATIONAL STANDARD LIFE INSURANCE COMPANY (034) CAPITAL HOLDING CORPORATION							
Group Accident and Health	$ 649,250	$ 649,250	$ 573,673	$ 648,598	.999	.884	....
Non-Cancellable Accident and Health	405,459	404,205	207,455	205,340	.508	.513	.005
Guaranteed Renewable Accident and Health	1,429,845	1,425,423	332,001	328,616	.231	.233	.005
Other Accident Only	311,611	310,648	12,628	12,500	.040	.041	.046
All Other Accident and Health	1,157,557	1,153,976	363,023	359,321	.311	.315	.004
Totals	$ 3,953,722	3,943,502	$ 1,488,780	$ 1,554,375	.394	.378	
(5375) NATIONAL STATES INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 5,713,542	$ 5,762,042	$ 1,358,657	$ 1,459,615	.253	.236	.020
Totals	$ 5,713,542	$ 5,762,042	$ 1,358,657	$ 1,459,615	.253	.236	
(6240) NATIONAL TRAVELERS LIFE COMPANY							
Group Accident and Health	$ 2,503	$ 2,503	$ 161	$ 149	.060	.064	....
Collectively Renewable Accident and Health	28,724	30,912	47,293	48,097	1.556	1.530	....
Guaranteed Renewable Accident and Health	6,568	6,778	12,877	16,083	2.373	1.900	....
Non-Renewable Stated Reasons Accident and Health	3,845	3,684	2,182	2,653	.720	.592	....
Other Accident Only	80	80	....	....	....	....	....
All Other Accident and Health	6,492	5,706	3,485	5,736	1.005	.611	....
Totals	$ 48,212	$ 49,663	$ 65,998	$ 72,718	1.464	1.329	
(5385) NATIONAL WESTERN LIFE INSURANCE COMPANY							
Collectively Renewable Accident and Health	$ 3,552	$ 3,633	$ 2,940	$ 3,439	.947	.809	....
Non-Cancellable Accident and Health	8	8	....	....	....	....	....
Guaranteed Renewable Accident and Health	31,484	32,206	37,752	44,170	1.371	1.172	....
Non-Renewable Stated Reasons Accident and Health	82	84	....	....	....	....	....
Other Accident Only	2,688	2,750	632	740	.269	.230	....
All Other Accident and Health	26,812	27,428	58,512	68,459	2.496	2.133	....
Totals	$ 64,626	$ 66,111	$ 99,836	$ 116,808	1.767	1.510	
(5376) NATIONWIDE LIFE INSURANCE COMPANY (140) NATIONWIDE							
Group Accident and Health	$ 7,871,372	$ 8,151,318	$ 6,376,717	$ 7,608,698	.933	.782	.004
Credit Accident and Health (Group and Individual)	−1,250	5,792	5,652	−673	−.116	.976	....
Collectively Renewable Accident and Health	415,574	423,774	847,143	896,961	2.117	1.999	.008
Guaranteed Renewable Accident and Health	379	303	....	....	....	....	....
Non-Renewable Stated Reasons Accident and Health	7	6	315	301	50.167	52.500	....
All Other Accident and Health	44,554	35,676	48,837	46,776	1.311	1.369	....
Totals	$ 8,330,636	$ 8,616,869	$ 7,278,664	$ 8,552,063	.992	.845	
(6250) NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY (396) NEW ENGLAND MUTUAL							
Group Accident and Health	$ 7,691,643	$ 7,709,859	$ 8,384,286	$ 7,831,071	1.016	1.087	.004
Non-Cancellable Accident and Health	712,466	670,096	82,454	426,844	.637	.123	.010
Guaranteed Renewable Accident and Health	4,537	5,024	....	....	....	....	....
Non-Renewable Stated Reasons Accident and Health	6,775	5,682	....	−87	−.015	....	....
Totals	$ 8,415,421	$ 8,390,661	$ 8,466,740	$ 8,257,828	.984	1.009	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5407) NEW ENGLAND VARIABLE LIFE INSURANCE COMPANY (396) NEW ENGLAND MUTUAL							
No Business Written							
(5391) NEW JERSEY LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 16,696	$ 16,696	$	$	....	....	....
Totals	$ 16,696	$ 16,696	$	$	....	....	
(5775) NEW PLI LIFE INSURANCE COMPANY (820) TENNECO INCORPORATED							
No Business Written							
(5422) NEW SOUTHLAND NATIONAL INSURANCE COMPANY							
No Business Written							
(5401) NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION (826) NEW YORK LIFE GROUP							
No Business Written							
(6260) NEW YORK LIFE INSURANCE COMPANY (826) NEW YORK LIFE							
Group Accident and Health	$ 8,738,776	$ 8,798,404	$ 7,773,830	$ 8,369,189	.951	.884	.005
Collectively Renewable Accident and Health	192,940	194,347	214,174	227,790	1.172	1.102	.004
Non-Cancellable Accident and Health	560,881	575,101	329,650	375,775	.653	.573	.008
Guaranteed Renewable Accident and Health	7,822,634	7,961,973	6,847,680	7,711,282	.969	.860	.028
Non-Renewable Stated Reasons Accident and Health	51,834	43,267	34,220	38,173	.882	.791	....
Other Accident Only	5,065	5,275	329	66	.013	.062	....
All Other Accident and Health	4,624	4,541	270	182	.040	.059	....
Totals	$ 17,376,754	$ 17,582,908	$ 15,200,153	$ 16,722,457	.951	.864	
(5417) NN INVESTORS LIFE INSURANCE COMPANY (468) LIFE INVESTORS							
Group Accident and Health	$ 3,807,715	$ 3,735,254	$ 1,765,610	$ 2,369,503	.634	.473	.002
Credit Accident and Health (Group and Individual)	....	247	757	81	.328	3.065	....
Guaranteed Renewable Accident and Health	24,317	23,612	9,072	9,996	.423	.384	....
Totals	$ 3,832,032	3,759,113	1,775,439	2,379,580	.633	.472	
(5379) NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (042) CIT FINANCIAL CORPORATION							
Group Accident and Health	$ 247,197	$ 251,612	$ 398,387	$ 709,068	2.818	1.583	....
Credit Accident and Health (Group and Individual)	8,838	105,162	48,563	26,995	.276	.462	....
Collectively Renewable Accident and Health	2,168	2,127	....	−149	−.070	....	....
Non-Cancellable Accident and Health	189,104	212,530	372,644	995,227	4.683	1.753	.002
Guaranteed Renewable Accident and Health	2,997	971	8,735	5,781	5.954	8.996	....
Other Accident Only	12,948	10,351	8,714	4,770	.461	.842	.001
All Other Accident and Health	3,963	4,549	3,647	7,430	1.633	.802	....
Totals	$ 467,215	$ 587,302	$ 840,690	$ 1,751,122	2.982	1.431	
(5388) NORTH AMERICAN EQUITABLE LIFE ASSURANCE COMPANY (463) NORTH AMERICAN CORPORATION							
Group Accident and Health	$ 206,374	$ 239,187	$ 257,599	$ 267,421	1.118	1.077	....
Guaranteed Renewable Accident and Health	6,816	6,704	788	675	.101	.118	....
Totals	$ 213,190	$ 245,891	$ 258,387	$ 268,096	1.090	1.051	
(5380) NORTH AMERICAN LIFE AND CASUALTY COMPANY (761) ALLIANZ INSURANCE COMPANY							
Group Accident and Health	$ 2,269,755	$ 2,272,025	$ 313,059	$ 318,725	.140	.138	.001
Non-Cancellable Accident and Health	4,157	4,240	500	497	.117	.118	....
Guaranteed Renewable Accident and Health	3,296	3,361	6,531	6,372	1.896	1.943	....
All Other Accident and Health	....	....	1,185	1,185	....	....	....
Totals	$ 2,277,208	$ 2,279,626	$ 321,275	$ 326,779	.143	.141	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(7019) NORTH AMERICAN LIFE ASSURANCE COMPANY							
Group Accident and Health	$ 1,840,898	$ 1,861,058	$ 662,837	$ 2,152,160	1.156	.356	.001
Totals	$ 1,840,898	$ 1,861,058	$ 662,837	$ 2,152,160	1.156	.356	
(5392) NORTH ATLANTIC LIFE INSURANCE COMPANY OF AMERICA (534) NORTHWESTERN NATIONAL							
No Business Written							
(6270) NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY							
All Other Accident and Health	$ 35,046	$ 35,249	$ 600	$ 495	.014	.017	....
Totals	$ 35,046	$ 35,249	$ 600	$ 495	.014	.017	
(5396) NORTH CENTRAL LIFE INSURANCE COMPANY (859) NORTH CENTRAL GROUP							
Group Accident and Health	$ 47,074	$ 47,341	$ 244,902	$ 179,768	3.797	5.173	....
Credit Accident and Health (Group and Individual)	550	162	....	-27	-.167	....	....
Guaranteed Renewable Accident and Health	746	812	125	-23,870	-29.397	.154	....
All Other Accident and Health	40	25,613	....	2,059	.080	....	....
Totals	$ 48,410	$ 73,928	$ 245,027	$ 157,930	2.136	3.314	
(7016) NORTH WEST LIFE ASSURANCE COMPANY OF CANADA							
No Business Written							
(5426) NORTHBROOK LIFE INSURANCE COMPANY (008) ALLSTATE INSURANCE GROUP							
No Business Written							
(5412) NORTHERN LIFE INSURANCE COMPANY (534) NORTHWESTERN NATIONAL							
Guaranteed Renewable Accident and Health	$ 106	$ 106	$	$	....	....	....
Other Accident Only	70	70	....	....	....	....	....
Totals	$ 176	$ 176	$	$	....	....	
(6275) NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY (860) NORTHWESTERN MUTUAL							
Non-Cancellable Accident and Health	$ 3,153,934	$ 3,216,375	$ 610,882	$ 2,233,639	.694	.190	.046
Totals	$ 3,153,934	$ 3,216,375	$ 610,882	$ 2,233,639	.694	.190	
(5394) NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY (534) NORTHWESTERN NATIONAL							
Group Accident and Health	$ 1,266,098	$ 1,424,507	$ 325,273	$ 702,880	.493	.228	....
Collectively Renewable Accident and Health	466	516	....	-29	-.056	....	....
Non-Cancellable Accident and Health	21,600	20,229	32,134	31,449	1.555	1.589	....
Guaranteed Renewable Accident and Health	8,896	8,753	10,261	10,265	1.173	1.172	....
All Other Accident and Health	35	21	163	165	7.857	7.762	....
Totals	$ 1,297,096	$ 1,454,026	$ 367,831	$ 744,730	.512	.253	
(5418) NORTHWESTERN SECURITY LIFE INSURANCE COMPANY (342) BENICO HOLDING COMPANY							
Credit Accident and Health (Group and Individual)	$ 4,732,866	$ 3,196,976	$ 426,380	$ 575,078	.180	.133	125
Totals	$ 4,732,866	$ 3,196,976	$ 426,380	$ 575,078	.180	.133	
(5429) NURSES GUARANTEED RETIREMENT LIFE INSURANCE COMPANY							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5398) OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA (225) MCMILLEN GROUP							
Credit Accident and Health (Group and Individual)	$ 1,602	$ 1,288	....	−198	−.154	....	....
Non-Cancellable Accident and Health	46,281	46,985	8,177	5,631	.120	.174	....
Non-Renewable Stated Reasons Accident and Health	560	396	2,400	2,344	5.919	6.061	....
All Other Accident and Health	10,296	10,364	10,866	5,148	.497	1.048	....
Totals	$ 58,739	$ 59,033	$ 21,443	$ 12,925	.219	.363	
(5395) OHIO LIFE INSURANCE COMPANY (148) OHIO CASUALTY GROUP							
No Business Written							
(5403) OHIO NATIONAL LIFE ASSURANCE CORPORATION							
Non-Cancellable Accident and Health	$ 37,057	$ 31,332	$	$	....	....	....
Guaranteed Renewable Accident and Health	1,698	1,561	....	....	....	....	....
Totals	$ 38,755	$ 32,893	$	$	....	....	
(6277) OHIO NATIONAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 3,099	$ 3,118	$	$	....	....	....
Non-Cancellable Accident and Health	31,456	31,635	8,919	8,794	.278	.282	....
Guaranteed Renewable Accident and Health	8,563	7,058	12,131	12,067	1.710	1.719	....
Totals	$ 43,118	$ 41,811	$ 21,050	$ 20,861	.499	.503	
(5405) OHIO STATE LIFE INSURANCE COMPANY (069) FARMERS INSURANCE							
Group Accident and Health	$ 1,484,716	$ 1,759,185	$ 476,631	$ 843,848	.480	.271	....
Non-Cancellable Accident and Health	24,858	26,324	12,573	14,783	.562	.478	....
Guaranteed Renewable Accident and Health	69,883	75,359	50,422	58,477	.776	.669	....
Other Accident Only	42	43	....	....	....	....	....
All Other Accident and Health	2,563	2,627	960	722	.275	.365	....
Totals	$ 1,582,062	$ 1,863,538	$ 540,586	$ 917,830	.493	.290	
(5424) OKLAHOMA NATIONAL LIFE INSURANCE COMPANY							
No Business Written							
(5415) OLD AMERICAN INSURANCE COMPANY (448) OLD AMERICAN INSURANCE							
Non-Cancellable Accident and Health	$ 134,552	$ 134,498	$ 38,704	$ 30,824	.229	.288	.001
Guaranteed Renewable Accident and Health	678,943	683,831	527,179	539,251	.789	.771	.002
Non-Renewable Stated Reasons Accident and Health	1,016	894	....	....	....	....	....
Other Accident Only	14,532	14,095	1,797	2,654	.188	.127	.002
All Other Accident and Health	46,439	48,013	33,757	33,642	.701	.703	....
Totals	$ 875,482	$ 881,331	$ 601,437	$ 606,371	.688	.682	
(6278) OLD EQUITY MUTUAL LIFE INSURANCE COMPANY							
No Business Written							
(5399) OLD LINE LIFE INSURANCE COMPANY OF AMERICA (498) U.S. LIFE CORP.							
No Business Written							
(5400) OLD REPUBLIC LIFE INSURANCE COMPANY (150) OLD REPUBLIC							
Group Accident and Health	$ 319,497	$ 319,611	$ 48,815	$ 27,899	.087	.153	....
Credit Accident and Health (Group and Individual)	726,152	605,525	270,548	157,893	.261	.447	.019
Other Accident Only	11,670	11,725	6,736	6,736	.574	.574	.001
All Other Accident and Health	297,735	297,735	150,207	144,348	.485	.504	.001
Totals	$ 1,355,054	$ 1,234,596	$ 476,306	$ 336,876	.273	.386	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5402) OLD SOUTHERN LIFE INSURANCE COMPANY (716) OLD SOUTHERN LIFE							
Non-Cancellable Accident and Health	$ 5,898	$ 6,186	$ 3,557	$ 3,442	.556	.575	....
Guaranteed Renewable Accident and Health	1,028,865	921,864	65,152	67,961	.074	.071	.003
All Other Accident and Health	7,163	6,806	688	692	.102	.101	....
Totals	$ 1,041,926	$ 934,858	$ 69,397	$ 72,095	.077	.074	
(5421) OMAHA FINANCIAL LIFE INSURANCE COMPANY (261) MUTUAL OF OMAHA							
Group Accident and Health	$ 1,274,931	$ 1,345,267	$ 855,181	$ 785,701	.584	.636	....
Credit Accident and Health (Group and Individual)	81,356	70,435	56,627	40,021	.568	.804	.002
Totals	$ 1,356,287	$ 1,415,702	$ 911,808	$ 825,722	.583	.644	
(5690) ORANGE STATE LIFE AND HEALTH INSURANCE COMPANY (895) HOME LIFE GROUP							
Collectively Renewable Accident and Health	$ 174,230	$ 169,230	$ 187,124	$ 198,423	1.173	1.106	.003
Guaranteed Renewable Accident and Health	6,117,547	5,941,983	3,313,914	3,514,021	.591	.558	.022
Totals	$ 6,291,777	$ 6,111,213	$ 3,501,038	$ 3,712,444	.607	.573	
(5411) OZARK NATIONAL LIFE INSURANCE COMPANY (529) INDEPENDENCE NATIONAL							
Guaranteed Renewable Accident and Health	$ 3,310	$ 3,269	$ 5,622	$ 5,622	1.720	1.720	....
Totals	$ 3,310	$ 3,269	$ 5,622	$ 5,622	1.720	1.720	
(5406) PACIFIC FIDELITY LIFE INSURANCE COMPANY (468) LIFE INVESTORS							
Group Accident and Health	$ 117,857	$ 112,066	$ 32,643	$ 60,158	.537	.291	....
Guaranteed Renewable Accident and Health	3,228	2,687	2,693	1,511	.562	1.002	....
Totals	$ 121,085	$ 114,753	$ 35,336	$ 61,669	.537	.308	
(6280) PACIFIC MUTUAL LIFE INSURANCE COMPANY (709) PACIFIC MUTUAL LIFE							
Group Accident and Health	$ 9,942,853	$ 9,849,738	$ 7,088,917	$ 7,018,801	.713	.720	.005
Non-Cancellable Accident and Health	....	....	12,300	9,170	....	....	....
Guaranteed Renewable Accident and Health	780,568	788,960	400,420	743,963	.943	.508	.002
Other Accident Only	1,807	1,929	1,200	447	.232	.622	....
All Other Accident and Health	14,184	14,882	14,582	17,904	1.203	.980	....
Totals	$ 10,739,412	$ 10,655,509	$ 7,517,419	$ 7,790,285	.731	.705	
(5414) PACIFIC STANDARD LIFE INSURANCE COMPANY (576) PACIFIC STANDARD LIFE							
Group Accident and Health	$	$	$ 2,406	$ 2,079	....	....	....
Non-Cancellable Accident and Health	172	172	....	....	....	....	....
Guaranteed Renewable Accident and Health	11,561	11,887	4,753	7,719	.649	.400	....
Totals	$ 11,733	$ 12,059	$ 7,159	$ 9,798	.813	.594	
(5431) PAN AMERICAN ASSURANCE COMPANY (525) PAN-AMERICAN LIFE							
No Business Written							
(5410) PAN AMERICAN LIFE INSURANCE COMPANY (525) PAN AMERICAN LIFE							
Group Accident and Health	$ 2,926,449	$ 2,859,186	$ 2,989,557	$ 3,037,074	1.062	1.046	.001
Non-Cancellable Accident and Health	65,260	55,023	18,492	3,247	.059	.336	....
Guaranteed Renewable Accident and Health	148,794	148,707	97,630	110,042	.740	.657	....
Totals	$ 3,140,503	$ 3,062,916	$ 3,105,679	$ 3,150,363	1.029	1.014	
(5416) PATRIOT GENERAL LIFE INSURANCE COMPANY (169) SENTRY INSURANCE COMPANY							
No Business Written							
(5420) PAUL REVERE LIFE INSURANCE COMPANY (165) AVCO CORPORATION							
Group Accident and Health	$ 6,328,054	$ 6,815,118	$ 4,889,368	$ 5,882,995	.863	.717	.003
Non-Cancellable Accident and Health	5,404,590	4,014,532	2,883,787	3,776,946	.941	.718	.079
Totals	$ 11,732,644	$ 10,829,650	$ 7,773,155	$ 9,659,941	.892	.718	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5427) PAUL REVERE PROTECTIVE LIFE INSURANCE COMPANY (165) AVCO CORPORATION							
No Business Written							
(5425) PAUL REVERE VARIABLE ANNUITY INSURANCE COMPANY (165) AVCO CORPORATION							
No Business Written							
(5430) PENINSULAR LIFE INSURANCE COMPANY (225) MCMILLEN GROUP							
Group Accident and Health	$ 912,045	$ 912,045	$ 1,065,418	$ 1,162,205	1.274	1.168	....
Credit Accident and Health (Group and Individual)	3,165,520	2,500,263	640,193	627,541	.251	.256	.083
Non-Cancellable Accident and Health	94,869	97,451	468,371	471,215	4.835	4.806	.001
Guaranteed Renewable Accident and Health	2,703,608	2,722,611	1,181,704	1,188,879	.437	.434	.009
Other Accident Only	334,435	332,484	77,426	77,895	.234	.233	.049
All Other Accident and Health	2,388,281	2,391,519	995,659	1,001,705	.419	.416	.010
Totals	$ 9,598,758	$ 8,956,373	$ 4,428,771	$ 4,529,440	.506	.494	
(5498) PENN DIVERSIFIED INSURANCE AND ANNUITY COMPANY (850) PENN MUTUAL GROUP							
No Business Written							
(5432) PENN INSURANCE AND ANNUITY COMPANY (850) PENN MUTUAL GROUP							
No Business Written							
(6290) PENN MUTUAL LIFE INSURANCE COMPANY (850) PENN MUTUAL GROUP							
Group Accident and Health	$ 3,589,787	$ 3,443,579	$ 4,680,106	$ 4,024 218	1.169	1.359	.002
Non-Cancellable Accident and Health	85,942	86,626	65,471	72,324	.835	.756	.001
Guaranteed Renewable Accident and Health	86,603	80,196	139,716	140,722	1.755	1.742	....
Non-Renewable Stated Reasons Accident and Health	16,899	17,215	6,729	16,457	.956	.391	....
Totals	$ 3,779,231	$ 3,627,616	$ 4,892,022	$ 4,253,721	1.173	1.349	
(5440) PENNSYLVANIA LIFE INSURANCE COMPANY (483) PENNSYLVANIA LIFE							
Group Accident and Health	$ 33,563	$ 37,661	$ 17,938	$ 18,185	.483	.476	....
Non-Cancellable Accident and Health	94,763	98,684	72,606	81,145	.822	.736	.001
Guaranteed Renewable Accident and Health	974,304	968,911	351,199	371,069	.383	.362	.003
Non-Renewable Stated Reasons Accident and Health	289,823	296,482	255,418	284,345	.959	.861	.005
All Other Accident and Health	59,724	70,284	131,112	108,701	1.547	1.865	....
Totals	$ 1,452,177	$ 1,472,022	$ 828,273	$ 863,445	.587	.563	
(5443) PENNSYLVANIA NATIONAL LIFE INSURANCE COMPANY (271) PENNSYLVANIA NATIONAL							
Non-Cancellable Accident and Health	$ 922	$ 954	$	$ −11	−.012	....	....
Guaranteed Renewable Accident and Health	2,548	2,436	1,464	1,511	.620	.601	....
All Other Accident and Health	1,197	1,219	....	2,003	1.643	....	....
Totals	$ 4,667	$ 4,609	$ 1,464	$ 3,503	.760	.318	
(5444) PENSION LIFE INSURANCE COMPANY OF AMERICA (380) ACADEMY							
Non-Cancellable Accident and Health	$ 3,029	$ 3,082	$	$	....	....	....
Guaranteed Renewable Accident and Health	1,474	4,367	171	183	.042	.039	....
Totals	$ 4,503	$ 7,449	$ 171	$ 183	.025	.023	
(5449) PERSONAL LIFE INSURANCE COMPANY (625) LIBERTY LOAN CORPORATION							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5419) PHF LIFE INSURANCE COMPANY **(095) HOME INSURANCE**							
Credit Accident and Health (Group and Individual)	$ 1,513,585	$ 1,571,501	$ 947,127	$ 967,865	.616	.603	.040
Non-Cancellable Accident and Health	2,242	2,277	....	180	−.079	....	....
Guaranteed Renewable Accident and Health	704	685	....	71	.104	....	....
All Other Accident and Health	914	954	500	567	.594	.524	....
Totals	$ 1,517,445	$ 1,575,417	$ 947,627	$ 968,343	.615	.602	
(5450) PHILADELPHIA LIFE INSURANCE COMPANY							
Group Accident and Health	$ 1,828,806	$ 1,841,090	$ 1,343,125	$ 1,355,710	.736	.730	.001
Credit Accident and Health (Group and Individual)	....	....	14,870	13,784	....	....	....
Non-Cancellable Accident and Health	117,995	99,657	110,048	347,145	3.483	1.104	.001
Totals	$ 1,946,801	$ 1,940,747	$ 1,468,043	$ 1,716,648	.885	.756	.001
(5452) PHILADELPHIA-UNITED LIFE INSURANCE COMPANY **(287) PHILADELPHIA-UNITED**							
All Other Accident and Health	$ 3,603	$ 3,569	$ 1,175	$ 1,172	.328	.329	....
Totals	$ 3,603	$ 3,569	$ 1,175	$ 1,172	.328	.329	
(5465) PHOENIX AMERICAN LIFE INSURANCE COMPANY **(403) PHOENIX COMPANIES**							
No Business Written							
(6288) PHOENIX MUTUAL LIFE INSURANCE COMPANY **(403) THE PHOENIX COMPANIES**							
Group Accident and Health	$ 446,006	$ 445,621	$ 282,685	$ 251,342	.564	.634	....
Non-Cancellable Accident and Health	8,136	8,382	18,881	14,443	1.723	2.253	....
Guaranteed Renewable Accident and Health	42,868	45,272	150,537	149,381	3.300	3.327	....
Totals	$ 497,010	$ 499,275	$ 452,203	$ 415,166	.832	.906	
(5453) PHYSICIANS LIFE INSURANCE COMPANY **(367) PHYSICIANS MUTUAL**							
No Business Written							
(5454) PIERCE NATIONAL LIFE INSURANCE COMPANY							
All Other Accident and Health	$ 70	$	$	$	....	....	....
Totals	$ 70	$	$	$	....	....	
(5455) PILGRIM HEALTH AND LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 19,482	$ 19,416	$ 9,963	$ 10,542	.543	.513	....
Non-Renewable Stated Reasons Accident and Health	11,640	11,600	5,953	6,298	.543	.513	....
Totals	$ 31,122	$ 31,016	$ 15,916	$ 16,840	.543	.513	
(5456) PILGRIM LIFE INSURANCE COMPANY OF AMERICA **(495) MID-ATLANTIC GENERAL**							
Credit Accident and Health (Group and Individual)	$ 12,306	$ 2,325	$	$	....	....	....
Totals	$ 12,306	$ 2,325	$	$	....	....	
(5470) PILOT LIFE INSURANCE COMPANY **(107) JEFFERSON-PILOT**							
Group Accident and Health	$ 14,403,025	$ 14,357,391	$ 21,298,285	$ 21,868,163	1.523	1.483	.008
Credit Accident and Health (Group and Individual)	106,378	130,853	36,121	38,307	.293	.276	.002
Collectively Renewable Accident and Health	77,675	77,484	57,087	65,390	.844	.737	.001
Non-Cancellable Accident and Health	91,723	91,911	40,173	40,760	.443	.437	.001
Guaranteed Renewable Accident and Health	96,046	95,911	31,641	31,136	.325	.330	....
Non-Renewable Stated Reasons Accident and Health	6,531	8,081	16,200	16,574	2.051	2.005	....
Other Accident Only	1,623	1,761	....	....	....	....	....
All Other Accident and Health	18,321	18,369	17,018	14,547	.792	.926	....
Totals	$ 14,803,322	$ 14,781,761	$ 21,496,525	$ 22,074,879	1.493	1.454	
(5459) PIONEER AMERICAN LIFE INSURANCE COMPANY **(087) GULF UNITED CORPORATION**							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5460) PIONEER LIFE INSURANCE COMPANY OF ILLINOIS (776) PIONEER LIC OF ILLINOIS							
Group Accident and Health	$ 169,392	$ 166,513	$ 16,880	$ 35,958	.216	.101	....
Guaranteed Renewable Accident and Health	3,061,675	2,899,752	1,223,349	1,329,121	.458	.422	.011
Non-Renewable Stated Reasons Accident and Health	335,137	285,493	720	780	.003	.003	.006
All Other Accident and Health	3,357	3,391	25,118	27,277	8.044	7.407	....
Totals	$ 3,569,561	$ 3,355,149	$ 1,266,067	$ 1,393,136	.415	.377	
(5462) PIONEER SECURITY LIFE INSURANCE COMPANY (011) AMERICAN GENERAL							
No Business Written							
(6291) PRAETORIAN MUTUAL LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 14,400	$ 14,256	$ 11,133	$ 11,534	.809	.781	....
Guaranteed Renewable Accident and Health	141,863	140,444	77,888	80,692	.575	.555	....
All Other Accident and Health	5,057	5,007	1,674	1,734	.346	.334	....
Totals	$ 161,320	$ 159,707	$ 90,695	$ 93,960	.588	.568	
(5474) PREFERRED RISK LIFE INSURANCE COMPANY (303) PREFERRED RISK MUTUAL							
Guaranteed Renewable Accident and Health	$ 279,265	$ 278,250	$ 159,960	$ 171,268	.616	.575	.001
All Other Accident and Health	436	463	....	....	....	....	....
Totals	$ 279,701	$ 278,713	$ 159,960	$ 171,268	.614	.574	
(6292) PRESBYTERIAN MINISTERS' FUND (864) PRESBYTERIAN GROUP							
No Business Written							
(5820) PRESBYTERIAN MINISTERS' FUND LIFE AND ANNUITY COMPANY (864) PRESBYTERIAN GROUP							
No Business Written							
(5473) PRESIDENTIAL LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 452	$ 409	$	$	....	....	....
Totals	$ 452	$ 409	$	$	....	....	
(5475) PROFESSIONAL INSURANCE CORPORATION (431) RESERVE LIFE							
Group Accident and Health	$ 24,282	$ 24,349	$ 74,201	$ 64,207	2.637	3.047	....
Collectively Renewable Accident and Health	1,020,831	1,022,250	583,127	575,223	.563	.570	.021
Guaranteed Renewable Accident and Health	1,204,109	1,192,072	584,067	623,663	.523	.490	.004
All Other Accident and Health	102,075	102,157	80,970	79,395	.777	.793	....
Totals	$ 2,351,297	$ 2,340,828	$ 1,322,365	$ 1,342,488	.574	.565	
(5476) PROGRESSIVE AMERICAN LIFE INSURANCE COMPANY (155) PROGRESSIVE GROUP							
Group Accident and Health	$ 517,093	$ 466,480	$ 104,479	$ 117,706	.252	.224	....
Totals	$ 517,093	$ 466,480	$ 104,479	$ 117,706	.252	.224	
(5478) PROGRESSIVE NATIONAL LIFE INSURANCE COMPANY (329) INDEPENDENCE NATIONAL							
No Business Written							
(5479) PROPRIETORS LIFE ASSURANCE COMPANY (444) PROPRIETORS CORPORATION							
Group Accident and Health	$ 4,325,276	$ 4,301,714	$ 5,452,283	$ 5,698,807	1.325	1.267	.002
All Other Accident and Health	879	879	587	587	.668	.668	....
Totals	$ 4,326,155	$ 4,302,593	$ 5,452,870	$ 5,699,394	1.325	1.267	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6293) PROTECTED HOME MUTUAL LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 10,220	$ 8,169	$ 1,383	$ 1,805	.221	.169	....
Guaranteed Renewable Accident and Health	20,712	20,045	16,915	19,908	.993	.844	....
Totals	$ 30,932	$ 28,214	$ 18,298	$ 21,713	.770	.649	
(5480) PROTECTIVE LIFE INSURANCE COMPANY (458) PROTECTIVE LIFE							
Group Accident and Health	$ 278,370	$ 277,832	$ 560,384	$ 573,219	2.063	2.017	....
Non-Cancellable Accident and Health	2,970	3,492	4,472	6,974	1.997	1.281	....
Guaranteed Renewable Accident and Health	308,599	316,303	273,125	251,948	.797	.863	.001
Non-Renewable Stated Reasons Accident and Health	20,521	20,676	22,467	16,869	.816	1.087	....
Other Accident Only	902	785	....	....	....	....	....
Totals	$ 611,362	$ 619,088	$ 860,448	$ 849,010	1.371	1.390	
(5481) PROVIDENCE LIFE INSURANCE COMPANY (864) INTEGRATED RESOURCES							
No Business Written							
(5483) PROVIDENT ALLIANCE LIFE INSURANCE COMPANY (165) AVCO CORPORATION							
Group Accident and Health	$ 893,697	$ 984,467	$ 378,158	$ 257,472	.262	.384	....
Non-Cancellable Accident and Health	403	499	....	−131	−.263	....	....
Totals	$ 894,100	$ 984,966	$ 378,158	$ 257,341	.261	.384	
(5485) PROVIDENT INDEMNITY LIFE INSURANCE COMPANY							
Group Accident and Health	$ 3,150,472	$ 3,013,631	$ 4,536,667	$ 5,314,734	1.764	1.505	.001
All Other Accident and Health	4,756	4,622	....	....	....	....	....
Totals	$ 3,155,228	$ 3,018,253	$ 4,536,667	$ 5,314,734	1.761	1.503	
(5490) PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY (565) PROVIDENT LIFE							
Group Accident and Health	$ 17,615,856	$ 19,557,124	$ 18,100,327	$ 18,675,917	.995	.926	.010
Collectively Renewable Accident and Health	59,068	65,559	33,529	32,577	.497	.511	.001
Non-Cancellable Accident and Health	13,404,277	13,002,149	3,309,774	6,938,281	.534	.255	.196
Guaranteed Renewable Accident and Health	1,377,621	1,368,391	1,339,091	1,548,257	1.131	.979	.005
Non-Renewable Stated Reasons Accident and Health	507,334	502,159	302,189	236,493	.471	.602	.009
Other Accident Only	1,844	2,491	2,130	3,358	1.348	.855	....
All Other Accident and Health	39,620	31,328	46,260	22,321	.712	1.477	....
Totals	$ 33,005,620	$ 34,529,201	$ 23,133,320	$ 27,457,204	.795	.670	
(5491) PROVIDENT LIFE INSURANCE COMPANY (452) EQUITABLE							
All Other Accident and Health	$ 129	$ 105	$	$	....	....	....
Totals	$ 129	$ 105	$	$	....	....	
(6295) PROVIDENT MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA (862) PROVIDENT MUTUAL							
Group Accident and Health	$ 8,597,561	$ 8,616,423	$ 7,818,075	$ 7,765,080	.901	.907	.005
Non-Cancellable Accident and Health	203,595	206,542	38,315	1,079	.005	.186	.002
Guaranteed Renewable Accident and Health	129,804	129,477	196,796	233,737	1.805	1.520	....
Non-Renewable State Reasons Accident and Health	59,663	54,500	39,444	55,213	1.013	.724	.001
Totals	$ 8,990,643	$ 9,006,942	$ 8,092,630	$ 8,055,109	.894	.898	
(5488) PROVIDENT NATIONAL ASSURANCE COMPANY (565) PROVIDENT LIFE GROUP							
No Business Written							
(5489) PROVIDENT SECURITY LIFE INSURANCE COMPANY (540) WACO INSURANCE COMPANIES							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5482) PROVIDERS BENEFIT LIFE INSURANCE COMPANY							
No Business Written							
(5682) PRUCO LIFE INSURANCE COMPANY (304) PRUDENTIAL							
Group Accident and Health	$ 41,974	$	$	$ 41,974	....	....	....
Totals	$ 41,974	$	$	$ 41,974	....	....	
(6300) PRUDENTIAL INSURANCE COMPANY OF AMERICA (304) PRUDENTIAL							
Group Accident and Health	$ 121,298,633	$ 124,441,690	$ 107,308,922	$ 110,929,720	.891	.862	.071
Credit Accident and Health (Group and Individual)	15,919	112,073	36,996	33,495	.299	.330	....
Non-Cancellable Accident and Health	1,009,337	1,020,104	984,290	1,082,331	1.061	.965	.014
Guaranteed Renewable Accident and Health	3,100,990	3,117,522	2,894,222	2,855,675	.916	.928	.001
Non-Renewable State Reasons Accident and Health	19,471,973	19,580,410	17,822,795	16,516,960	.844	.910	.364
All Other Accident and Health	918	916	380	116	.127	.415	....
Totals	$ 144,897,770	$ 148,272,715	$ 129,047,605	$ 131,418,297	.886	.870	
(5492) PUBLIC FIDELITY LIFE INSURANCE COMPANY, INCORPORATED							
No Business Written							
(5495) PUBLIC SAVINGS LIFE INSURANCE COMPANY (259) PUBLIC SAVINGS GROUP							
Non-Cancellable Accident and Health	$ 103	$ 103	$ 28	$ 17	.165	.272	....
Guaranteed Renewable Accident and Health	3,487	3,483	979	576	.165	.281	....
All Other Accident and Health	70,145	70,062	19,703	11,585	.165	.281	....
Totals	$ 73,735	$ 73,648	$ 20,710	$ 12,179	.165	.281	
(5494) PURITAN LIFE INSURANCE COMPANY (350) GENERAL ELECTRIC							
Group Accident and Health	$ 5,638	$ 6,850	$	$	....	....	....
Collectively Renewable Accident and Health	17	18	....	....	....	....	....
Guaranteed Renewable Accident and Health	56,295	56,700	47,195	38,400	.677	.832	....
Totals	$ 81,950	$ 63,568	$ 47,195	$ 38,400	.604	.742	
(5496) PYRAMID LIFE INSURANCE COMPANY (215) TELEDYNE GROUP							
Guaranteed Renewable Accident and Health	$ 859,819	$ 872,348	$ 350,252	$ 407,883	.468	.402	.003
All Other Accident and Health	1,061	1,076	250	291	.270	.232	....
Totals	$ 860,880	$ 873,424	$ 350,502	$ 408,174	.46[illegible]	.401	
(5499) RELIABLE LIFE INSURANCE COMPANY							
Group Accident and Health	$ 8,730	$ 8,730	$	$	....	....	....
Non-Cancellable Accident and Health	....	....	46	46	....	....	....
Guaranteed Renewable Accident and Health	....	....	38	38	....	....	....
Other Accident Only	....	....	68	68	....	....	....
All Other Accident and Health	....	....	55	55	....	....	....
Totals	$ 8,730	$ 8,730	$ 207	$ 207	.024	.024	
(5500) RELIANCE STANDARD LIFE INSURANCE COMPANY							
Group Accident and Health	$ 2,294,609	$ 2,374,540	$ 2,047,166	$ 2,363,441	.995	.862	.001
Non-Cancellable Accident and Health	153,716	154,962	107,242	345,533	2.230	.692	.002
Guaranteed Renewable Accident and Health	72,956	70,812	149,691	267,321	3.775	2.114	....
Non-Renewable Stated Reasons Accident and Health	987	920	....	....	....	....	....
Other Accident Only	6,653	6,909	1,396	2,641	.382	.202	....
All Other Accident and Health	5,590	6,404	28,967	23,256	3.631	4.523	....
Totals	$ 2,534,511	$ 2,614,547	$ 2,334,462	$ 3,002,192	1.146	.893	
(5506) REPUBLIC NATIONAL LIFE GROUP INSURANCE COMPANY (087) GULF UNITED CORPORATION							
Group Accident and Health	$ 4,579,592	$ 4,662,604	$ 3,915,965	$ 4,003,121	.859	.840	.002
Totals	$ 4,579,592	$ 4,662,604	$ 3,915,965	$ 4,003,121	.859	.840	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5505) REPUBLIC NATIONAL LIFE INSURANCE COMPANY (087) GULF UNITED CORPORATION							
Non-Cancellable Accident and Health	$ 2,791	$ 3,180	$ 5,728	$ 9,986	3.140	1.801	....
Guaranteed Renewable Accident and Health	71,082	73,007	50,167	71,091	.974	.687	....
Other Accident Only	420	172	....	....	....	....	....
All Other Accident and Health	30,327	25,124	8,535	14,898	.593	.340	....
Totals	$ 104,620	$ 101,483	$ 64,430	$ 95,975	.946	.635	
(5509) REPUBLIC-VANGUARD LIFE INSURANCE COMPANY (160) REPUBLIC FINANCIAL SERVICES							
Guaranteed Renewable Accident and Health	$ 202	$ 230	$	$	....	....	....
Totals	$ 202	$ 230	$	$	....	....	
(5510) RESERVE LIFE INSURANCE COMPANY (431) RESERVE LIFE							
Group Accident and Health	$ 6,075,037	$ 6,431,551	$ 3,495,052	$ 3,607,320	.561	.543	.003
Collectively Renewable Accident and Health	4,329,847	3,208,915	993,191	1,514,283	.472	.310	.090
Guaranteed Renewable Accident and Health	3,146,602	2,985,650	2,300,715	2,297,791	.770	.771	.011
Non-Renewable Stated Reasons Accident and Health	356,470	324,106	271,342	269,205	.831	.837	.006
All Other Accident and Health	348,088	320,383	468,093	440,560	1.375	1.461	.001
Totals	$ 14,256,044	$ 13,270,605	$ 7,528,393	$ 8,129,159	.613	.567	
(5511) RESERVE NATIONAL INSURANCE COMPANY (797) RESERVE NATIONAL GROUP							
Group Accident and Health	$ 9,847	$ 8,781	$ 1,966	$ 2,269	.258	.224	....
Non-Cancellable Accident and Health	29	28	2	2	.071	.071	....
Guaranteed Accident and Health	8,998	9,293	2,609	2,676	.288	.281	....
Non-Renewable Stated Reasons Accident and Health	7,817	7,301	1,528	1,567	.215	.209	....
All Other Accident and Health	293	290	100	103	.355	.345	....
Totals	$ 26,984	$ 25,693	$ 6,205	$ 6,617	.258	.242	
(5513) RESOURCES LIFE INSURANCE COMPANY (884) INTEGRATED RESOURCE							
No Business Written							
(5512) ROOSEVELT NATIONAL LIFE INSURANCE COMPANY (535) ROOSEVELT NATIONAL INVESTMENTS							
No Business Written							
(5515) ROYAL LIFE INSURANCE COMPANY OF AMERICA (162) ROYAL GROUP							
No Business Written							
(5516) SAFECO LIFE INSURANCE COMPANY (163) SAFECO							
Group Accident and Health	$ 3,642,196	$ 3,726,552	$ 3,526,299	$ 3,857,494	1.035	.946	.002
Non-Cancellable Accident and Health	5,818	5,971	87	67	.011	.015	....
Guaranteed Renewable Accident and Health	94,594	92,171	136,720	142,033	1.541	1.483	....
Other Accident Only	11,724	11,794	12,053	21,356	1.811	1.022	.001
Totals	$ 3,754,332	$ 3,836,488	$ 3,675,159	$ 4,020,950	1.048	.958	
(5523) SAFECO NATIONAL LIFE INSURANCE COMPANY (163) SAFECO INSURANCE COMPANY							
No Business Written							
(5524) SECURITY ASSURANCE COMPANY (217) DRUM CORPORATION							
Credit Accident and Health (Group and Individual)	$ 8,948	$ 14,357	$ 2,277	$ 2,018	.140	.159	....
Totals	$ 8,948	$ 14,357	$ 2,277	$ 2,016	.140	.159	
(5680) SECURITY BENEFIT ASSURANCE COMPANY (870) SECURITY BENEFIT							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(6304) SECURITY BENEFIT LIFE INSURANCE COMPANY **(870) SECURITY BENEFIT**							
Group Accident and Health	$ 2,858,765	$ 1,709,370	$ 3,304,069	$ 2,182,172	1.277	1.933	.001
Non-Cancellable Accident and Health	342	361	....	−431	−1.194	....	....
Guaranteed Renewable Accident and Health	426,488	425,614	490,649	590,717	1.388	1.153	.001
Non-Renewable Stated Reasons Accident and Health	27,269	24,514	22,726	31,305	1.277	.927	....
Other Accident Only	501	511	....	....	....	....	....
All Other Accident and Health	7,319	7,555	1,409	1,793	.237	.186	....
Totals	$ 3,320,684	$ 2,167,925	$ 3,818,853	$ 2,805,556	1.294	1.762	
(5518) SECURITY CONNECTICUT LIFE INSURANCE COMPANY **(020) LINCOLN NATIONAL**							
Group Accident and Health	$ 49,479	$ 49,442	$ 37,822	$ 37,822	.765	.765	....
Totals	$ 49,479	$ 49,442	$ 37,822	$ 37,822	.765	.765	
(5514) SECURITY FIRST LIFE INSURANCE COMPANY **(156) PROVIDENCE CAPITOL**							
No Business Written							
(5521) SECURITY LIFE INSURANCE COMPANY OF GEORGIA							
Non-Cancellable Accident and Health	$ 180,752	$ 178,780	$ 14,844	$ 14,730	.082	.083	.002
Guaranteed Renewable Accident and Health	399,248	394,891	2,788	2,766	.007	.007	.001
All Other Accident and Health	1,693,621	1,675,140	375,074	372,202	.222	.224	.007
Totals	$ 2,273,621	$ 2,248,811	$ 392,706	$ 389,698	.173	.175	
(5525) SECURITY LIFE OF DENVER INSURANCE COMPANY **(229) PEERLESS**							
Group Accident and Health	$ 556	$ 509	$	$ 19	.037	....	....
Non-Cancellable Accident and Health	178	210	....	....	....	....	....
Guaranteed Renewable Accident and Health	2,356	2,536	553	1,070	.422	.218	....
Non-Renewable Stated Reasons Accident and Health	5,756	6,168	10,457	10,696	1.734	1.695	....
All Other Accident and Health	398	421	....	....	....	....	....
Totals	$ 9,244	$ 9,844	$ 11,010	$ 11,785	1.197	1.118	
(6305) SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK							
Group Accident and Health	$ 496,460	$ 615,611	$ 146,216	$ 143,292	.233	.238	....
Non-Cancellable Accident and Health	65,296	67,385	8,227	10,546	.157	.122	....
Guaranteed Renewable Accident and Health	23,287	23,474	6,902	7,441	.317	.294	....
Non-Renewable Stated Reasons Accident and Health	369	357	....	....	....	....	....
Totals	$ 585,412	$ 706,827	$ 161,345	$ 161,279	.228	.228	
(5526) SECURITY OF AMERICA LIFE INSURANCE COMPANY **(498) USLIFE**							
Credit Accident and Health (Group and Individual)	$ 91,407	$ 163,806	$ 59,194	$ 42,006	.256	.361	.002
Totals	$ 91,407	$ 163,806	$ 59,194	$ 42,006	.256	.361	
(5528) SENTRY LIFE INSURANCE COMPANY **(169) SENTRY INSURANCE**							
Group Accident and Health	$ 18,646,605	$ 19,427,879	$ 16,473,326	$ 17,852,392	.919	.848	.011
Credit Accident and Health (Group and Individual)	942	1,206	....	....	....	....	....
Non-Cancellable Accident and Health	12,582	10,780	8,460	10,762	.996	.785	....
Guaranteed Renewable Accident and Health	2,362	2,524	....	....	....	....	....
All Other Accident and Health	7,584	7,544	17,048	16,813	2.229	2.260	....
Totals	$ 18,670,075	$ 19,449,933	$ 16,498,834	$ 17,879,967	.919	.848	
(5517) SHELBY LIFE INSURANCE COMPANY OF SHELBY, OHIO **(269) SHELBY MUTUAL GROUP**							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5522) SHENANDOAH LIFE INSURANCE COMPANY (891) SHENANDOAH GROUP							
Group Accident and Health	$ 8,982	$ 9,346	$ 3,779	$ 3,239	.347	.404	....
Non-Cancellable Accident and Health	21,746	21,776	19,433	38,835	1.783	.892	....
Guaranteed Renewable Accident and Health	131,295	131,805	168,464	139,918	1.062	1.278	....
Totals	$ 162,023	$ 162,927	$ 191,676	$ 181,992	1.117	1.176	
(5527) SMA LIFE ASSURANCE COMPANY (088) AMERICA GROUP							
Non-Cancellable Accident and Health	$ 36,267	$ 27,634	$ 4,090	$ 56,735	2.053	.148	....
Guaranteed Renewable Accident and Health	539,117	551,951	382,084	354,898	.643	.692	.001
Totals	$ 575,384	$ 579,585	$ 386,174	$ 411,633	.710	.666	
(5533) SOCIETY NATIONAL LIFE INSURANCE COMPANY							
Group Accident and Health	$ 10,399,705	$ 10,489,556	$ 8,948,828	$ 9,038,740	.862	.853	.006
Totals	$ 10,399,705	$ 10,489,556	$ 8,948,828	$ 9,038,740	.862	.853	
(5536) SOUTHEAST LIFE INSURANCE COMPANY OF FLORIDA INCORPORATED (377) GOLD EAGLE MANAGEMENT CORPORATION							
Credit Accident and Health (Group and Individual)	$ 175,855	$ 74,999	$ 124,761	$ 128,205	1.709	1.664	.004
Guaranteed Renewable Accident and Health	118,418	130,632	23,886	20,783	.159	.183	....
Totals	$ 294,273	$ 205,631	$ 148,647	$ 148,988	.725	.723	
(5529) SOUTHEASTERN GENERAL LIFE INSURANCE COMPANY (768) SOUTHEASTERN GENERAL							
No Business Written							
(5530) SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY (893) SOUTHERN FARM GROUP							
Group Accident and Health	$	$	$ 3,917	$ 8,422	....	....	....
Non-Cancellable Accident and Health	3,171	3,093	740	2,094	.677	.239	....
Guaranteed Renewable Accident and Health	25,515	24,963	8,310	16,235	.650	.333	....
All Other Accident and Health	15,037	15,543	2,812	2,943	.189	.181	....
Totals	$ 43,723	$ 43,599	$ 15,779	$ 29,694	.681	.362	
(5540) SOUTHERN LIFE AND HEALTH INSURANCE COMPANY (450) FIRST INTERNATIONAL CORPORATION							
Non-Cancellable Accident and Health	$ 1,969,860	$ 1,969,553	$ 497,192	$ 545,730	.277	.252	.028
Guaranteed Renewable Accident and Health	745,678	745,562	201,365	226,450	.304	.270	.002
Totals	$ 2,715,538	$ 2,715,115	$ 698,557	$ 772,180	.284	.257	
(5545) SOUTHERN LIFE INSURANCE COMPANY							
Group Accident and Health	$	$	$ 12,453	$ 17,577	....	....	....
Guaranteed Renewable Accident and Health	102,585	95,706	483	623	.007	.005	....
Other Accident Only	185	185	....	....	....	....	....
All Other Accident and Health	11,180	11,448	....	....	....	....	....
Totals	$ 113,950	$ 107,339	$ 12,936	$ 18,200	.170	.121	
(5543) SOUTHERN PROTECTIVE LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 401,931	$ 244,999	$ 47,722	$ 102,798	.420	.195	.010
Totals	$ 401,931	$ 244,999	$ 47,722	$ 102,798	.420	.195	
(5546) SOUTHERN SECURITY LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 3,675	$ 3,675	$	$	....	....	....
Totals	$ 3,675	$ 3,675	$	$	....	....	
(5553) SOUTHERN UNITED LIFE INSURANCE COMPANY (554) SOUTHERN UNITED							
Credit Accident and Health (Group and Individual)	$ 3,010	$ 3,886	$ 203	$ 203	.062	.052	....
Guaranteed Renewable Accident and Health	26,059	25,920	9,130	8,564	.330	.352	....
All Other Accident and Health	55,319	55,333	14,031	12,060	.218	.254	....
Totals	$ 84,388	$ 85,139	$ 23,364	$ 20,827	.245	.274	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5556) SOUTHLAND LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 37,711	$ 38,421	$ 57,967	$ 51,914	1.351	1.509	....
Guaranteed Renewable Accident and Health	143,454	142,731	75,976	78,704	.551	.532	....
Other Accident Only	444	448	920	718	1.603	2.054	....
All Other Accident and Health	1,120	1,131	3,807	3,572	3.158	3.366	....
Totals	$ 182,729	$ 182,731	$ 138,670	$ 134,908	.738	.759	
(5548) SOUTHWESTERN GENERAL LIFE INSURANCE COMPANY (820) TENNECO INCORPORATED							
No Business Written							
(5550) SOUTHWESTERN LIFE INSURANCE COMPANY (820) TENNECO INCORPORATED							
Group Accident and Health	$ 20,355	$ 20,355	$ 27,691	$ 29,397	1.444	1.360	....
Non-Cancellable Accident and Health	5,318	5,337	4,857	4,878	.914	.910	....
Guaranteed Renewable Accident and Health	62,171	62,358	138,254	129,918	2.083	2.217	....
Other Accident Only	431	436	120	123	.282	.275	....
All Other Accident and Health	3,953	4,009	470	469	.117	.117	....
Totals	$ 92,228	$ 92,495	$ 171,392	$ 164,785	1.782	1.853	
(5555) SOVEREIGN LIFE INSURANCE COMPANY OF CALIFORNIA							
Guaranteed Renewable Accident and Health	$ 1,196	$ 1,178	$	$	....	....	....
Totals	$ 1,196	$ 1,178	$	$	....	....	
(5559) SPRINGFIELD LIFE INSURANCE COMPANY INCORPORATED (440) MONARCH CAPITAL GROUP							
Group Accident and Health	$ 613,205	$ 612,773	$ 227,832	$ 409,684	.669	.372	....
Collectively Renewable Accident and Health	2,230	2,230	204	−120	−.054	.091	....
Non-Cancellable Accident and Health	1,329,343	1,348,394	658,167	867,397	.643	.488	.019
Guaranteed Renewable Accident and Health	280,307	277,717	291,264	304,694	1.097	1.049	.001
Non-Renewable Stated Reasons Accident and Health	24,792	23,291	....	....	....	....	
Totals	$ 2,249,877	$ 2,264,405	$ 1,177,467	$ 1,581,655	.698	.520	
(5520) ST. PAUL LIFE INSURANCE COMPANY (164) ST. PAUL							
Group Accident and Health	$ 3,464,364	$ 3,472,952	$ 2,599,572	$ 3,164,277	.911	.749	.002
Non-Cancellable Accident and Health	13,516	13,878	1,300	2,596	.187	.094	....
Guaranteed Renewable Accident and Health	54,304	55,276	17,952	20,593	.373	.325	....
Non-Renewable Stated Reasons Accident and Health	67,369	56,873	3,359	11,961	.210	.059	.001
Totals	$ 3,599,553	$ 3,598,979	$ 2,622,183	$ 3,199,427	.889	.729	
(5562) STANDARD OF AMERICA LIFE INSURANCE COMPANY							
Collectively Renewable Accident and Health	$ 887	$ 956	$	$ −294	−.308	....	....
Guaranteed Renewable Accident and Health	2,598	2,577	....	−272	−.106	....	....
All Other Accident and Health	309	340	200	215	.632	.588	....
Totals	$ 3,794	$ 3,873	$ 200	$ −351	−.091	.052	
(5558) STANDARD LIFE & CASUALTY INSURANCE COMPANY							
Group Accident and Health	$ 231,823	$ 335,082	$ 283,385	$ 218,226	.651	.846	....
Collectively Renewable Accident and Health	117	108	....	....	....	....	....
Non-Cancellable Accident and Health	1,679	1,901	25	37	.019	.013	....
Guaranteed Renewable Accident and Health	24	59	....	....	....	....	....
Totals	$ 233,643	$ 337,150	$ 283,410	$ 218,263	.647	.841	
(5557) STANDARD LIFE AND ACCIDENT INSURANCE COMPANY (408) AMERICAN NATIONAL FINANCIAL							
Group Accident and Health	$	$	$ 426	$ 426	....	....	....
Credit Accident and Health (Group and Individual)	....	....	....	−533	....	....	....
Non-Cancellable Accident and Health	33,633	35,015	6,590	6,613	.189	.188	....
Guaranteed Renewable Accident and Health	3,373,947	3,125,518	2,960,642	3,333,148	1.066	.947	.012
Other Accident Only	16,358	17,123	3,805	17,628	1.029	.222	.002
All Other Accident and Health	−21,384	−21,100	31,515	32,983	−1.563	−1.494	....
Totals	$ 3,402,554	$ 3,156,556	$ 3,002,978	$ 3,390,265	1.074	.951	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5561) STANDARD LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 3,623	$ 10,247	$ 3,595	$ 2,095	.204	.351	
Non-Cancellable Accident and Health	469	325					
Totals	$ 4,092	$ 10,572	$ 3,595	$ 2,095	.198	.340	
(5563) STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK **(450) FIRST INTERNATIONAL CORPORATION**							
Non-Cancellable Accident and Health	$ 46,730	$ 44,361	$ 104,313	$ 99,650	2.246	2.351	
Guaranteed Renewable Accident and Health	13,708	15,347	35,569	37,070	2.415	2.318	
Other Accident Only	1,182	1,149					
Totals	$ 61,620	$ 60,857	$ 139,882	$ 136,720	2.247	2.299	
(5755) STATE FARM ANNUITY AND LIFE INSURANCE COMPANY **(176) STATE FARM IL**							
No Business Written							
(5570) STATE FARM LIFE INSURANCE COMPANY **(176) STATE FARM IL**							
No Business Written							
(6310) STATE LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 115,904	$ 105,933	$ 55,038	$ 52,155	.492	.520	.001
Guaranteed Renewable Accident and Health	58,968	59,814	39,768	39,673	.663	.665	
Totals	$ 174,872	$ 165,747	$ 94,806	$ 91,828	.554	.572	
(6320) STATE MUTUAL INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 761	$ 761	$ 1,760	$ 1,745	2.293	2.313	
Totals	$ 761	$ 761	$ 1,760	$ 1,745	2.293	2.313	
(6330) STATE MUTUAL LIFE ASSURANCE COMPANY OF AMERICA **(088) AMERICA GROUP**							
Group Accident and Health	$ 15,880,723	$ 16,474,882	$ 14,686,648	$ 15,278,684	.927	.891	.009
Non-Cancellable Accident and Health	385,918	389,895	372,225	558,080	1.431	.955	.005
Guaranteed Renewable Accident and Health	52,797	54,666	102,646	100,086	1.831	1.878	
Non-Renewable Stated Reasons Accident and Health	42,468	42,306	57,629	65,299	1.543	1.362	
All Other Accident and Health	507	433		34	.079		
Totals	$ 16,362,413	$ 16,962,182	$ 15,219,148	$ 16,002,183	.943	.897	
(5576) STATE RESERVE LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 16	$ 17	$	$			
Guaranteed Renewable Accident and Health	430,078	426,015	390,673	409,368	.961	.917	.001
Totals	$ 430,094	$ 426,032	$ 390,673	$ 409,368	.961	.917	
(5538) STATES GENERAL LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 1,730	$ 1,581	$ 100	$ 126	.080	.063	
Totals	$ 1,730	$ 1,581	$ 100	$ 126	.080	.063	
(5569) STATESMAN LIFE INSURANCE COMPANY **(177) STATESMAN**							
Collectively Renewable Accident and Health	$ 17,387	$ 17,559	$ 31,374	$ 44,557	2.538	1.787	
Guaranteed Renewable Accident and Health	77,169	79,312	60,297	63,426	.800	.760	
Other Accident Only	33	34					
All Other Accident and Health	1,080	1,166	130	224	.192	.111	
Totals	$ 95,669	$ 98,071	$ 91,801	$ 108,207	1.103	936	
(5572) STERLING INVESTORS LIFE INSURANCE COMPANY							
No Business Written							
(5574) STERLING LIFE INSURANCE COMPANY **(602) CREDIT LIFE**							
Group Accident and Health	$ 65,184	$ 13,037	$ 8,846	$ 24,274	1.862	679	
Totals	$ 65,184	$ 13,037	$ 8,846	$ 24,274	1.862	679	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5571) STUYVESANT LIFE INSURANCE COMPANY (180) NATIONAL AMERICAN							
Group Accident and Health	$	$	$ 53,727	$ 10,238	....	....	....
Credit Accident and Health (Group and Individual)	−79,802	80,018	143,052	78,864	.986	1.788	−.002
Guaranteed Renewable Accident and Health	6,752	6,752	531	531	.079	.079	....
All Other Accident and Health	....	....	22,997	836	....	....	....
Totals	$ −73,050	$ 86,770	$ 220,307	$ 90,469	1.043	2.539	
(5580) SUMMIT NATIONAL INSURANCE COMPANY (736) SUMMIT NATIONAL LIFE							
No Business Written							
(7020) SUN LIFE ASSURANCE COMPANY OF CANADA (549) SUN LIFE ASSURANCE COMPANY							
Group Accident and Health	$ 1,055,157	$ 1,065,498	$ 1,279,930	$ 1,893,643	1.777	1.201	....
Non-Cancellable Accident and Health	11,004	11,150	1,901	1,544	.138	.170	....
All Other Accident and Health	942	963	....	....	....	....	....
Totals	$ 1,067,103	$ 1,077,611	$ 1,281,831	$ 1,895,187	1.759	1.190	
(5577) SUN LIFE ASSURANCE COMPANY OF CANADA (549) SUN LIFE ASSURANCE COMPANY							
No Business Written							
(5573) SUN LIFE INSURANCE COMPANY OF AMERICA (442) COASTAL STATES							
Group Accident and Health	$ 1,355,692	$ 1,357,499	$ 741,153	$ 1,352,604	.996	.546	....
Non-Cancellable Accident and Health	123,101	139,396	14,272	20,323	.146	.102	.001
Guaranteed Renewable Accident and Health	26,209	17,612	123,402	130,683	7.420	7.007	....
Totals	$ 1,505,002	$ 1,514,507	$ 878,827	$ 1,503,610	.993	.580	
(5539) SUNBELT LIFE INSURANCE COMPAN'.							
Credit Accident and Health (Group and Individual)	$ 8,598	$	$	$ 572	....	....	....
Totals	$ 8,598	$	$	$ 572	....	....	
(5578) SUPERIOR LIFE INSURANCE COMPANY (604) SUPERIOR INSURANCE GROUP							
Credit Accident and Health (Group and Individual)	$ 482,324	$ 124,131	$ 19,412	$ 37,512	.302	.156	.012
Totals	$ 482,324	$ 124,131	$ 19,412	$ 37,512	.302	.156	
(5582) SURETY LIFE INSURANCE COMPANY (008) ALLSTATE INSURANCE GROUP							
Non-Cancellable Accident and Health	$ 77	$ 77	$	$	....	....	....
Guaranteed Renewable Accident and Health	498	498	....	....	....	....	....
All Other Accident and Health	11	11	....	....	....	....	....
Totals	$ 586	$ 586	$	$	....	....	
(5583) TARA LIFE INSURANCE COMPANY OF AMERICA (752) NORTHEASTERN FIRE							
Group Accident and Health	$ 947,131	$ 1,195,928	$ 900,532	$ 1,006,133	.841	.753	....
Guaranteed Renewable Accident and Health	2,189,112	2,205,953	1,163,103	1,390,064	.630	.527	.007
Totals	$ 3,136,243	$ 3,401,881	$ 2,063,635	$ 2,396,197	.704	.607	
(5581) TEACHERS INSURANCE & ANNUITY ASSOCIATION OF AMERICA							
Group Accident and Health	$ 75,380	$ 75,051	$ 74,700	$ 76,349	1.017	.995	....
All Other Accident and Health	1,741	1,701	2,690	2,690	1.581	1.581	....
Totals	$ 77,121	$ 76,752	$ 77,390	$ 79,039	1.030	1.008	
(5586) TIME INSURANCE COMPANY							
Group Accident and Health	$ 4,933,438	$ 5,000,507	$ 4,846,175	$ 4,592,257	.918	.969	.002
Collectively Renewable Accident and Health	15,693	15,511	14,767	16,000	1.032	.952	....
Non-Cancellable Accident and Health	1,475	1,531	....	....	....	....	....
Guaranteed Renewable Accident and Health	2,365,952	2,335,067	1,921,680	2,056,259	.881	.823	.008
Non-Renewable Stated Reasons Accident and Health	65,778	62,137	63,711	68,505	1.102	1.025	.001
Other Accident Only	135	140	....	....	....	....	....
All Other Accident and Health	5,428,972	5,365,965	3,232,065	3,454,350	.644	.602	.023
Totals	$ 12,811,441	$ 12,780,848	$ 10,078,378	$ 10,187,371	.797	.789	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5587) TOWER LIFE & ACCIDENT INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 5,242	$ 5,688	$ 3,257	$ 2,993	.526	.573	....
All Other Accident and Health	45,297	43,349	4,697	4,227	.098	.108	....
Totals	$ 50,539	$ 49,037	$ 7,954	$ 7,220	.147	.162	
(5584) TRANS PACIFIC LIFE INSURANCE COMPANY **(483) PENNSYLVANIA LIFE**							
Non-Cancellable Accident and Health	$ 367	$ 363	$ 1,758	$ 4,079	11.237	4.843	....
Guaranteed Renewable Accident and Health	1,023	933	3,435	11,052	11.846	3.682	....
All Other Accident and Health	16	17	152	170	10.000	8.941	....
Totals	$ 1,406	$ 1,313	$ 5,345	$ 15,301	11.653	4.071	
(5595) TRANS WORLD ASSURANCE COMPANY **(896) TRANS WORLD ASSURANCE GROUP**							
No Business Written							
(5603) TRANSAMERICA ASSURANCE COMPANY **(185) TRANSAMERICA CORPORATION**							
No Business Written							
(5589) TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY **(185) TRANSAMERICA**							
Group Accident and Health	$ 8,433,489	$ 8,216,189	$ 8,392,049	$ 8,659,146	1.054	1.021	.005
Credit Accident and Health (Group and Individual)	1,097	989	....	-36	-.036	....	....
Collectively Renewable Accident and Health	2,079	2,144	1,110	452	.211	.518	....
Non-Cancellable Accident and Health	54,214	57,021	76,923	88,003	1.543	1.349	....
Guaranteed Renewable Accident and Health	299,898	311,725	530,857	464,372	1.490	1.703	.001
Other Accident Only	575	619	....	....	....	....	....
All Other Accident and Health	615	682	12,600	5,563	8.157	18.475	....
Totals	$ 8,791,967	$ 8,589,369	$ 9,013,539	$ 9,217,500	1.073	1.049	
(5588) TRANSAMERICA LIFE INSURANCE & ANNUITY COMPANY **(189) TRANSAMERICA CORPORATION**							
No Business Written							
(5591) TRANSPORT LIFE INSURANCE COMPANY **(482) TRANSPORT**							
Group Accident and Health	$ 88,941	$ 89,919	$ 19,941	$ 19,781	.220	.222	....
Guaranteed Renewable Accident and Health	115,618	136,429	51,272	63,423	.465	.376	....
Totals	$ 204,559	$ 226,348	$ 71,213	$ 83,204	.368	.315	
(5590) TRAVELERS INSURANCE COMPANY **(189) TRAVELERS**							
Group Accident and Health	$ 76,600,937	$ 83,987,856	$ 77,018,974	$ 80,908,868	.963	.917	.045
Collectively Renewable Accident and Health	91,461	537,081	158,332	145,026	.270	.295	.001
Non-Cancellable Accident and Health	492,089	492,484	205,094	284,066	.577	.416	.007
Guaranteed Renewable Accident and Health	3,140,689	3,146,269	2,619,290	2,624,188	.834	.833	.011
Non-Renewable Stated Reasons Accident and Health	1,098,900	1,114,375	886,735	854,773	.767	.796	.020
Other Accident Only	1,954,242	1,945,064	1,761,089	2,010,956	1.034	.905	.288
All Other Accident and Health	131,717	139,259	148,091	114,639	.823	1.063	....
Totals	$ 83,510,035	$ 91,362,388	$ 82,797,606	$ 86,942,516	.952	.906	
(5596) TRAVELERS INSURANCE COMPANY OF ILLINOIS **(189) TRAVELERS**							
Group Accident and Health	$ 104,826	$ 104,909	$ 62,546	$ 91,470	.872	.596	....
Totals	$ 104,826	$ 104,909	$ 62,546	$ 91,470	.872	.596	
(5659) TRAVELERS LIFE & ANNUITY INSURANCE COMPANY **(189) TRAVELERS INSURANCE COMPANY**							
No Business Written							
(5825) TRAVELERS LIFE INSURANCE COMPANY **(189) TRAVELERS INSURANCE COMPANIES**							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5837) TRIAD LIFE INSURANCE CORPORATION (916) ASSOCIATED MADISON							
No Business Written							
(5609) TRUMAN NATIONAL LIFE INSURANCE COMPANY							
Credit Accident and Health (Group and Individual)	$ 14,710	$ 13,903	$ 1,154	$ 1,154	.083	.083	....
Totals	$ 14,710	$ 13,903	$ 1,154	$ 1,154	.083	.083	
(5597) TWENTIETH CENTURY LIFE INSURANCE COMPANY (625) LIBERTY LOAN CORPORATION							
Credit Accident and Health (Group and Individual)	$ −8,883	$ 15,895	$ 16,679	$ −4,551	−.286	1.049	....
Totals	$ −8,883	$ 15,895	$ 16,679	$ −4,551	−.286	1.049	
(5592) UNDERWRITERS NATIONAL ASSURANCE COMPANY							
Group Accident and Health	$ 6,370	$ 5,343	$	$	....	....	....
Non-Cancellable Accident and Health	3,638	3,638	12,000	14,846	4.081	3.299	....
Guaranteed Renewable Accident and Health	340,355	338,399	589,899	774,457	2.289	1.743	.001
All Other Accident and Health	142	142	....	....	....	....	....
Totals	$ 350,505	$ 347,522	$ 601,899	$ 789,303	2.271	1.732	
(5594) UNIGARD OLYMPIC LIFE INSURANCE COMPANY (192) UNIGARD INSURANCE GROUP							
Guaranteed Renewable Accident and Health	$ 8,906	$ 9,163	$ 15,908	$ 4,574	.499	1.736	....
All Other Accident and Health	....	....	999	3,404	....	....	....
Totals	$ 8,906	$ 9,163	$ 16,907	$ 7,978	.871	1.845	
(5593) UNION BANKERS INSURANCE COMPANY (115) MAC ARTHUR GROUP							
Group Accident and Health	$ 11,151	$ 11,151	$ 5,814	$ 5,225	.469	.521	....
Collectively Renewable Accident and Health	4,415,468	4,178,963	1,521,521	1,787,416	.428	.364	.092
Non-Cancellable Accident and Health	3,482	3,860	1,167	1,269	.329	.302	....
Guaranteed Renewable Accident and Health	2,087,647	2,247,927	909,556	868,524	.386	.405	.007
Non-Renewable Stated Reasons Accident and Health	560	748	3,842	4,027	5.384	5.136	....
All Other Accident and Health	3,504	3,196	7,249	11,408	3.569	2.268	....
Totals	$ 6,521,812	$ 6,445,845	$ 2,449,149	$ 2,677,869	.415	.380	
(5598) UNION CASUALTY COMPANY							
Group Accident and Health	$ 497,407	$ 481,838	$ 178,942	$ 216,608	.450	.371	....
Guaranteed Renewable Accident and Health	12,532	12,558	2,044	1,824	.145	.163	....
Non-Renewable Stated Reasons Accident and Health	422,672	278,916	67,019	97,395	.349	.240	.007
All Other Accident and Health	24	32	....	−4	−.125	....	....
Totals	$ 932,635	$ 773,344	$ 248,005	$ 315,823	.408	.321	
(6335) UNION CENTRAL LIFE INSURANCE COMPANY (394) UNION CENTRAL							
Group Accident and Health	$ 1,376,846	$ 1,548,793	$ 1,126,602	$ 1,187,603	.767	.727	....
Non-Cancellable Accident and Health	144,274	138,806	91,554	226,294	1.630	.660	.002
Guaranteed Renewable Accident and Health	97,647	99,561	37,027	35,598	.358	.372	....
All Other Accident and Health	4,124	3,910	3,120	3,300	.844	.798	....
Totals	$ 1,622,891	$ 1,791,070	$ 1,258,303	$ 1,452,795	.811	.703	
(5600) UNION FIDELITY LIFE INSURANCE COMPANY (317) COMBINED							
Group Accident and Health	$ 13,807,628	$ 12,535,469	$ 7,711,339	$ 9,320,582 $	.744	.615	.008
Collectively Renewable Accident and Health	55,287	56,216	48,608	45,061	.802	.865	.001
Guaranteed Renewable Accident and Health	12,638,459	12,729,915	8,703,935	6,881,670	.541	.684	.046
Other Accident Only	35,961	38,127	5,000	2,374	.062	.131	.005
All Other Accident and Health	3,589,024	3,962,683	2,097,927	2,155,102	.544	.529	.015
Totals	$ 30,126,359	$ 29,322,410	$ 18,566,809	$ 18,404,789	.628	.633	
(5605) UNION LABOR LIFE INSURANCE COMPANY (781) UNION LABOR GROUP							
Group Accident and Health	$ 5,205,652	$ 5,156,898	$ 4,429,071	$ 4,546,689	.882	.859	.003
Guaranteed Renewable Accident and Health	150,934	145,949	320,998	335,855	2.301	2.199	....
Totals	$ 5,356,586	$ 5,302,847	$ 4,750,069	$ 4,882,544	.921	.896	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5606) UNION LIFE INSURANCE COMPANY (544) UNION LIFE FINANCIAL							
Guaranteed Renewable Accident and Health	$ 138	$ 188	$	$	......	......	......
Non-Renewable Stated Reasons Accident and Health	25,061	25,061	27,450	27,450	1.095	1.095	......
Totals	$ 25,249	$ 25,249	$ 27,450	$ 27,450	1.087	1.087	
(6340) UNION MUTUAL LIFE INSURANCE COMPANY (416) UNION MUTUAL LIFE							
Group Accident and Health	$ 132,177	$ 137,231	$ 80,206	$ 77,655	.566	.584	......
Non-Cancellable Accident and Health	158,957	147,069	235,579	271,311	1.845	1.602	.002
Guaranteed Renewable Accident and Health	73,481	83,294	162,931	179,487	2.155	1.956	......
Non-Renewable Stated Reasons Accident and Health	3,984	3,627	959	1,054	.291	.264	......
All Other Accident and Health	4,463	5,076	8,761	7,892	1.555	1.726	......
Totals	$ 373,072	$ 376,297	$ 488,436	$ 537,399	1.428	1.298	
(5611) UNION NATIONAL LIFE INSURANCE COMPANY (282) UNION NATIONAL LA							
Non-Cancellable Accident and Health	$ 156,837	$ 157,307	$ 12,000	$ 13,236	.084	.076	.002
Guaranteed Renewable Accident and Health	17,945	17,657	3,750	3,791	.215	.212	......
All Other Accident and Health	976,871	977,848	282,011	281,165	.288	.288	.004
Totals	$ 1,151,653	$ 1,152,812	$ 297,761	$ 298,192	.259	.258	
(5608) UNION SECURITY LIFE INSURANCE COMPANY (019) INTERFINANCIAL INCORPORATED							
Credit Accident and Health (Group and Individual)	$ 355,908	$ 336,967	$ 114,816	$ 117,313	.348	.341	.009
Non-Cancellable Accident and Health	......	−16	......	......	......	......	......
Totals	$ 355,908	$ 336,951	$ 114,816	$ 117,313	.348	.341	
(5632) UNIONMUTUAL PENSION & INSURANCE CORPORATION (416) UNION MUTUAL LIFE							
No Business Written							
(5599) UNIONMUTUAL STOCK LIFE INSURANCE COMPANY OF AMERICA (416) UNION MUTUAL LIFE							
Group Accident and Health	$ 4,548,867	$ 4,646,316	$ 1,200,458	$ 2,509,691	.540	.258	.002
Non-Cancellable Accident and Health	3,316,725	2,638,073	967,492	2,537,618	.962	.367	.048
Guaranteed Renewable Accident and Health	126	125	......	......	......	......	......
Non-Renewable Stated Reasons Accident and Health	118	106	2,000	2,699	25.462	18.868	......
Totals	$ 7,865,836	$ 7,284,620	$ 2,169,950	$ 5,050,008	.693	.298	
(5615) UNITED AMERICAN INSURANCE COMPANY							
Non-Renewable Stated Reasons Accident and Health	$ 9,833,082	$ 9,872,400	$ 4,648,180	$ 4,880,465	.494	.471	.184
All Other Accident and Health	263	278	6	130	.468	.022	......
Totals	$ 9,833,345	$ 9,872,678	$ 4,648,186	$ 4,880,595	.494	.471	
(5613) UNITED COMPANIES LIFE INSURANCE COMPANY							
Grou[illegible]dent and Health	$ 2,060	$ 2,050	$ 2,039	$ 1,969	.960	.995	......
Credit [illegible]nt and Health (Group and Individual)	13,094	13,086	12,920	12,820	.980	.987	......
Guarant[illegible]enewable Accident and Health	500	490	475	460	.939	.969	......
Other [illegible] Only	166	160	170	164	1.025	1.063	......
[illegible]	$ 15,820	$ 15,788	$ 15,604	$ 15,413	.976	.988	
(5614) UNI[illegible]QUITABLE LIFE INSURANCE COMPANY (167) UNITED [illegible]QUITABLE							
Non-Cancellable Accident and Health	$ 47,964	$ 50,439	$ 6,131	$ 3,231	.064	.122	......
Guaranteed Renewable Accident and Health	5,295	5,191	4,101	4,382	.844	.790	......
All Other Accident and Health	548	564	2,160	2,335	4.140	3.830	......
Totals	$ 53,807	$ 56,194	$ 12,392	$ 9,948	.177	.221	
(5619) UNITED FAMILY LIFE INSURANCE COMPANY (019) INTERFINANCIAL INCORPORATED							
All Other Accident and Health	$ 52,620	$ 52,620	$ 32,910	$ 32,910	.625	.625	......
Totals	$ 52,620	$ 52,620	$ 32,910	$ 32,910	.625	.625	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5617) UNITED FIDELITY LIFE INSURANCE COMPANY (737) LIBERTY CORPORATION							
Group Accident and Health	$ 1,576,316	$ 1,576,316	$ 934,773	$ 874,829	.555	.593	....
Credit Accident and Health (Group and Individual)	17,287	17,287	2,973	1,363	.079	.172	....
Non-Cancellable Accident and Health	209,844	209,844	66,437	122,391	.583	.317	.003
Guaranteed Renewable Accident and Health	187,143	187,143	139,099	147,863	.790	.743	....
Non-Renewable Stated Reasons Accident and Health	1,811	1,811	....	396	.219	....	....
Other Accident Only	234	234	....	....	....	....	....
All Other Accident and Health	5,676	5,676	2,074	2,027	.357	.365	....
Totals	$ 1,998,311	$ 1,998,311	$ 1,145,356	$ 1,148,869	.575	.573	
(5607) UNITED GENERAL LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 6,573,143	$ 2,840,251	$ 1,981,711	$ 1,599,865	.563	.698	.023
Totals	$ 6,573,143	$ 2,840,251	$ 1,981,711	$ 1,599,865	.563	.698	
(5601) UNITED HOME LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 2,766	$ 2,766	$ 2,400	$ 2,400	.868	.868	....
Guaranteed Renewable Accident and Health	6,083	6,083	....	....	....	....	....
Totals	$ 8,849	$ 8,849	$ 2,400	$ 2,400	.271	.271	
(5612) UNITED INSURANCE COMPANY OF AMERICA (215) TELEDYNE GROUP							
Group Accident and Health	$ 81,835	$ 92,015	$ 595,520	$ 659,658	7.169	6.472	....
Non-Cancellable Accident and Health	72,969	72,909	14,540	14,968	.205	.199	.001
Guaranteed Renewable Accident and Health	1,094,839	1,093,635	278,075	286,270	.262	.254	.003
Non-Renewable Stated Reasons Accident and Health	....	....	19,992	20,581	....	....	....
Other Accident Only	12,165	12,152	3,635	3,742	.308	.299	.001
All Other Accident and Health	4,902,446	4,897,053	1,501,240	1,545,482	.316	.307	.020
Totals	$ 6,164,274	$ 6,167,764	$ 2,413,002	$ 2,530,701	.410	.391	
(5623) UNITED INVESTORS LIFE INSURANCE COMPANY (290) LIBERTY NATIONAL							
No Business Written							
(5628) UNITED LIBERTY LIFE INSURANCE COMPANY (084) AMERICAN FINANCIAL CORPORATION							
Guaranteed Renewable Accident and Health	$ 4,723	$ 4,845	$ 3,489	$ 4,637	.957	.720	....
Totals	$ 4,723	$ 4,845	$ 3,489	$ 4,637	.957	.720	
(5616) UNITED LIFE AND ACCIDENT INSURANCE COMPANY (038) CHUBB AND SON INCORPORATED							
Group Accident and Health	$ 592	$ 592	$ 5,321	$ 6,545	11.056	8.988	....
Non-Cancellable Accident and Health	2,128,972	2,085,848	652,543	1,080,917	.518	.313	.031
Guaranteed Renewable Accident and Health	33,597	30,952	....	....	....	....	....
Totals	$ 2,163,161	$ 2,117,392	$ 657,864	$ 1,087,462	.514	.311	
(5750) UNITED OF OMAHA LIFE INSURANCE COMPANY (261) MUTUAL OF OMAHA							
Group Accident and Health	$ 10,439,251	$ 10,621,036	$ 9,849,640	$ 10,732,842	1.011	.927	.006
Collectively Renewable Accident and Health	....	4	700	700	175.000	175.000	....
Non-Cancellable Accident and Health	1,505	1,724	9,040	7,712	4.473	5.244	....
Guaranteed Renewable Accident and Health	1,091	1,151	4,606	17,753	15.424	4.002	....
Non-Renewable Stated Reasons Accident and Health	60,994	55,802	84,966	80,541	1.443	1.523	.001
All Other Accident and Health	1,737	1,715	1,186	−14,179	−8.268	−.692	....
Totals	$ 10,504,578	$ 10,681,432	$ 9,950,138	$ 10,825,369	1.013	.932	
(5629) UNITED PACIFIC LIFE INSURANCE COMPANY (159) RELIANCE GROUP, INCORPORATED							
Group Accident and Health	$ 8,457	$ 8,393	$	$	....	....	....
Guaranteed Renewable Accident and Health	5,859	5,705	....	....	....	....	....
Totals	$ 14,316	$ 14,098	$	$	....	....	
(5633) UNITED PRESIDENTIAL LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 1,672	$	$ 6,375	$ 6,375	....	....	....
Totals	$ 1,672	$	$ 6,375	$ 6,375	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5621) UNITED REPUBLIC LIFE INSURANCE COMPANY (558) MONUMENTAL CORPORATION							
No Business Written							
(5643) UNITED SERVICES GENERAL LIFE COMPANY (072) FINANCIAL SECURITY GROUP							
No Business Written							
(5618) UNITED SERVICES LIFE INSURANCE COMPANY (072) FINANCIAL SECURITY GROUP							
No Business Written							
(5622) UNITED STANDARD ASSURANCE COMPANY							
No Business Written							
(5620) UNITED STATE LIFE INSURANCE COMPANY (498) USLIFE							
Group Accident and Health	$ 895,798	$ 899,381	$ 1,401,852	$ 1,481,006	1.647	1.559	....
Guaranteed Renewable Accident and Health	18,734	15,924	39,035	33,297	2.091	2.451	....
All Other Accident and Health	10,221	4,845	20,652	19,206	3.964	4.263	....
Totals	$ 924,753	$ 920,150	$ 1,461,539	$ 1,533,509	1.667	1.588	
(5637) UNITED SUN LIFE INSURANCE COMPANY (558) MONUMENTAL CORPORATION							
No Business Written							
(6343) UNITY MUTUAL LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 11,484	$ 11,599	$ 8,754	$ 9,312	.803	.755	....
Guaranteed Renewable Accident and Health	73,610	75,009	52,444	55,368	.738	.699	....
All Other Accident and Health	....	....	24	18	....	....	....
Totals	$ 85,094	$ 86,608	$ 61,222	$ 64,698	.747	.707	
(5624) UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY (114) LYNN GROUP							
Credit Accident and Health (Group and Individual)	$ 23,912	$ 50,236	$ 16,366	$ 22,185	.442	.326	....
Totals	$ 23,912	$ 50,236	$ 16,366	$ 22,185	.442	.326	
(5625) UNIVERSITY LIFE INSURANCE COMPANY OF AMERICA (346) COLLEGE GROUP							
Group Accident and Health	$	$	$ 450	$ 8,628	....	....	....
Non-Cancellable Accident and Health	271	271	....	....	....	....	....
Guaranteed Renewable Accident and Health	270	277	....	....	....	....	....
Totals	$ 541	$ 548	$ 450	$ 8,628	15.745	821	
(5740) UCL LIFE ASSURANCE CORPORATION (394) UNION CENTRAL LIFE							
No Business Written							
(5602) US LIFE CREDIT LIFE INSURANCE COMPANY (498) USLIFE							
Credit Accident and Health (Group and Individual)	$ 326,131	$ 396,921	$ 200,196	$ 170,957	.431	.504	.008
Guaranteed Renewable Accident and Health	61	61	....	....	....	....	....
Totals	$ 326,192	$ 396,982	$ 200,196	$ 170,957	.431	.504	
(5650) USAA ANNUITY & LIFE INSURANCE COMPANY (200) USAA GROUP							
No Business Written							
(5626) USAA LIFE INSURANCE COMPANY (200) USAA GROUP							
No Business Written							
(5670) UTICA NATIONAL LIFE INSURANCE COMPANY (201) UTICA MUTUAL GROUP							
No Business Written							

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5627) VALLEY FORGE LIFE INSURANCE COMPANY (218) CNA INSURANCE GROUP							
Collectively Renewable Accident and Health	$ 42,886	$ 42,532	$ 32,930	$ 30,702	722	.774	....
Non-Cancellable Accident and Health	37,262	38,147	7,266	4,641	.122	.190	....
Totals	$ 80,148	$ 80,679	$ 40,196	$ 35,343	.438	.498	
(5631) VARIABLE ANNUITY LIFE INSURANCE COMPANY (011) AMERICAN GENERAL							
No Business Written							
(5780) VERMONT LIFE INSURANCE COMPANY (865) NATIONAL LIFE GROUP							
No Business Written							
(5656) VETERANS LIFE INSURANCE COMPANY (034) CAPITAL HOLDING CORPORATION							
Group Accident and Health	$ 515,052	$ 426,415	$ 97,337	$ 151,767	.356	.228	....
Guaranteed Renewable Accident and Health	77,648	78,142	70,355	84,442	1.081	.900	
Totals	$ 592,700	$ 504,557	$ 167,692	$ 236,209	.468	.332	
(5630) VOLUNTEER STATE LIFE INSURANCE COMPANY (558) MONUMENTAL							
Credit Accident and Health (Group and Individual)	$ 92,979	$ 69,176	$ 20,517	$ 26,613	.385	.297	.002
Non-Cancellable Accident and Health	5,766	5,597	295	204	.036	.053	....
Totals	$ 98,745	$ 74,773	$ 20,812	$ 26,817	.359	.278	
(5635) VOYAGER LIFE INSURANCE COMPANY (438) VOYAGER							
Group Accident and Health	$ 11,019	$ 11,019	$	$ 2,000	.182	....	....
Guaranteed Renewable Accident and Health	245,870	206,165	34,416	36,416	.177	.167	....
Totals	$ 256,889	$ 217,184	$ 34,416	$ 38,416	....	....	....
VICTORY LIFE INSURANCE COMPANY INTEGON GROUP							
No Business Written							
(5634) VULCAN LIFE INSURANCE COMPANY (177) STATESMAN							
Group Accident and Health	$ 36,113	$ 36,091	$ 19,820	$ 19,357	.536	.549	....
Collectively Renewable Accident and Health	1,629,362	1,476,463	196,699	261,411	.177	.133	.033
Guaranteed Renewable Accident and Health	183,332	183,585	35,132	51,217	.279	.191	....
Other Accident Only	2,415	2,398	1,891	2,178	.908	.789	....
All Other Accident and Health	29,436	30,566	2,975	3,946	.129	.097	....
Totals	$ 1,880,660	$ 1,729,103	$ 256,517	$ 338,109	.196	.148	
(5636) WABASH LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 15,127	$ 15,279	$ 11,505	$ 10,699	.700	.753	....
Guaranteed Renewable Accident and Health	1,497,477	1,512,451	1,138,937	1,059,212	.700	.753	.005
Totals	$ 1,512,604	$ 1,527,730	$ 1,150,442	$ 1,069,911	.700	.753	
(5640) WASHINGTON NATIONAL LIFE INSURANCE COMPANY (260) WASHINGTON NATIONAL							
Group Accident and Health	$ 6,305,360	$ 6,523,449	$ 6,032,014	$ 4,651,432	.713	.925	.003
Collectively Renewable Accident and Health	8,509,413	8,317,734	4,059,892	4,225,899	.508	.488	.177
Non-Cancellable Accident and Health	125,970	113,435	90,361	162,006	1.428	.797	.001
Guaranteed Renewable Accident and Health	245,939	254,452	324,960	331,753	1.304	1.277	....
Non-Renewable Stated Reasons Accident and Health	728	698	2,385	3,037	4.351	3.417	....
Other Accident Only	154,989	138,535	51,598	33,395	.241	.372	.022
All Other Accident and Health	976,918	990,771	587,535	653,520	660	.593	.004
Totals	$ 16,319,317	$ 16,339,074	$ 11,148,745	$ 10,061,042	616	682	
(5641) WASHINGTON SQUARE LIFE INSURANCE COMPANY (862) PROVIDENT MUTUAL							
Group Accident and Health	$ 12,537	$ 12,537	$ 8,937	$ 7,398	590	.713	....
Non-Cancellable Accident and Health	3,561	3,561	1,604	8,159	2.291	450	....
Guaranteed Renewable Accident and Health	174,513	174,513	61,876	64,366	369	.355	....
Totals	$ 190,611	$ 190,611	$ 72,417	$ 79,923	419	380	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5642) WESTERN & SOUTHERN LIFE INSURANCE COMPANY **(836) WESTERN-SOUTHERN**							
Group Accident and Health	$ 16,771	$ 16,812	$ 766,999	$ 799,634	47.563	45.622	....
Non-Cancellable Accident and Health	188,898	188,911	103,990	69,940	.370	.550	.002
Guaranteed Renewable Accident and Health	432,655	429,843	209,659	199,861	.465	.488	.001
Other Accident Only	745	744	2,333	1,369	1.840	3.136	....
All Other Accident and Health	9,112	9,128	10,287	11,176	1.224	1.127	....
Totals	$ 648,181	$ 645,438	$ 1,093,268	$ 1,081,980	1.676	1.694	
(5652) WESTERN DIVERSIFIED LIFE INSURANCE COMPANY **(532) WICKES CORPORATION**							
Credit Accident and Health (Group and Individual)	$ 34,071	$ 40,000	$ 17,566	$ 19,817	.495	.439	....
Totals	$ 34,071	$ 40,000	$ 17,566	$ 19,817	.495	.439	
(5638) WESTERN LIFE INSURANCE COMPANY **(164) ST. PAUL**							
Group Accident and Health	$ 2,190,377	$ 2,195,459	$ 1,747,222	$ 2,234,587	1.018	.796	.001
Collectively Renewable Accident and Health	5,838	6,028	1,207	1,028	.171	.200	....
Non-Cancellable Accident and Health	111,553	115,379	68,584	123,732	1.072	.594	.001
Guaranteed Renewable Accident and Health	272,266	279,835	209,604	200,864	.718	.749	....
Non-Renewable Stated Reasons Accident and Health	38,393	33,644	2,710	9,584	.285	.081	....
Other Accident Only	160	167	....	....	....	....	....
All Other Accident and Health	4,479	4,726	....	....	....	....	....
Totals	$ 2,623,066	$ 2,635,238	$ 2,029,327	$ 2,569,795	.975	.770	
(5649) WESTERN NATIONAL LIFE **(342) BENICO HOLDING CORPORATION**							
No Business Written							
(5646) WESTERN RESERVE LIFE INSURANCE COMPANY OF OHIO							
No Business Written							
(5760) WESTERN SECURITY LIFE INSURANCE COMPANY **(881) WESTERN SECURITY LIFE**							
No Business Written							
(5654) WESTERN SOUTHERN LIFE ASSURANCE COMPANY **(836) WEST-SOUTHERN GROUP**							
No Business Written							
(5770) WESTERN STATES LIFE INSURANCE COMPANY **(732) WESTERN STATES GROUP**							
Non-Cancellable Accident and Health	$ 503	$ 509	$	$	....	....	....
Guaranteed Renewable Accident and Health	3,057	3,215	5,524	5,151	1.602	1.718	....
Totals	$ 3,560	$ 3,724	$ 5,524	$ 5,151	1.383	1.483	
(5647) WESTFIELD LIFE INSURANCE COMPANY **(228) WESTFIELD COMPANIES**							
No Business Written							
(5645) WESTLAND LIFE INSURANCE COMPANY **(431) RESERVE LIFE GROUP**							
No Business Written							
(5644) WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK **(483) PENNSYLVANIA LIFE**							
Non-Cancellable Accident and Health	$ 25,189	$ 25,189	$ 95,504	$ 95,504	3.791	3.791	....
Totals	$ 25,189	$ 25,189	$ 95,504	$ 95,504	3.791	3.791	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(5648) WINDSOR LIFE INSURANCE COMPANY OF AMERICA							
Non-Cancellable Accident and Health	$ 457	$ 457	$ 476	$ 1,604	3.510	1.042	....
Guaranteed Renewable Accident and Health	7,809	7,809	14,577	14,577	1.867	1.867	....
Totals	$ 8,266	$ 8,266	$ 15,053	$ 16,181	1.958	1.821	
(5653) WISCONSIN NATIONAL LIFE INSURANCE COMPANY (229) PEERLESS							
Collectively Renewable Accident and Health	$ 84	$ 82	$	$	....	....	....
Non-Cancellable Accident and Health	1,056	1,031	427	853	.827	.414	....
Guaranteed Renewable Accident and Health	532,809	537,642	566,919	680,241	1.265	1.054	.001
Non-Renewable Stated Reasons Accident and Health	15,341	15,710	6,048	12,366	.787	.385	....
Other Accident Only	123	123	....	....	....	....	....
All Other Accident and Health	1,262	1,338	2,440	1,594	1.191	1.824	....
Totals	$ 550,675	$ 555,926	$ 575,834	$ 695,054	1.250	1.036	
(5651) WORLD BOOK LIFE INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 5,665	$ 6,469	$ 5,419	$ 3,175	.491	.838	....
Totals	$ 5,665	$ 6,469	$ 5,419	$ 3,175	.491	.838	
(6350) WORLD INSURANCE COMPANY							
Group Accident and Health	$ 3,269	$ 3,269	$ 35,735	$ 66,306	20.283	10.931	....
Non-Cancellable Accident and Health	4,626	5,757	5,986	6,526	1.134	1.040	....
Guaranteed Renewable Accident and Health	1,073,437	1,054,041	810,818	877,041	.832	.769	.003
Non-Renewable Stated Reasons Accident and Health	342,477	364,432	239,651	14,177	.039	.658	.006
Other Accident Only	15	15	....	−3	−.200	....	....
All Other Accident and Health	5,941	6,800	10,442	8,765	1.289	1.536	....
Totals	$ 1,429,765	$ 1,434,314	$ 1,102,632	$ 972,812	.678	.769	
(5700) WORLD SERVICE LIFE INSURANCE COMPANY OF COLORADO (402) WESTERN PREFERRED							
Group Accident and Health	$ 32,122	$ 32,637	$ 47,045	$ 44,211	1.355	1.441	....
Credit Accident and Health (Group and Individual)	580,913	889,222	956,000	910,963	1.024	1.075	.015
Non-Cancellable Accident and Health	1,370	1,370	1,096	1,070	.781	.800	....
Totals	$ 614,405	$ 923,229	$ 1,004,141	$ 956,244	1.036	1.088	
(5657) ZALE LIFE INSURANCE COMPANY (669) ZALE CORPORATION							
No Business Written							
(5655) ZURICH AMERICAN LIFE INSURANCE COMPANY (212) ZURICH AMERICAN INSURANCE COMPANIES							
Group Accident and Health	$ 88,712	$ 81,506	$	$	....	....	....
Totals	$ 88,712	$ 81,506	$	$	....	....	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(437) ACACIA LIFE INSURANCE COMPANY							
Non-Cancellable Accident and Health	$ 10,842	$ 11,231	$ 2,027	$ 43	.004	.180	....
Totals	$ 10,842	$ 11,231	$ 2,027	$ 43	.004	.180	
(380) ACADEMY							
Group Accident and Health	$ 1,950,228	$ 1,916,870	$ 1,099,143	$ 1,138,191	.594	.573	.001
Non-Cancellable Accident and Health	3,029	3,082	....	....	....	....	....
Guaranteed Renewable Accident and Health	374,416	395,765	211,530	221,384	.559	.534	.001
Totals	$ 2,327,673	$ 2,315,717	$ 1,310,673	$ 1,359,575	.587	.566	
(001) AETNA LIFE AND CASUALTY							
Group Accident and Health	$ 125,311,619	$ 126,514,398	$ 112,083,438	$ 117,820,766	.931	.886	.074
Credit Accident and Health (Group and Individual)	413,207	423,131	165,642	263,343	.622	.391	.011
Collectively Renewable Accident and Health	24,376	25,082	45,287	268,425	10.702	1.806	.001
Non-Cancellable Accident and Health	479,750	379,791	296,532	2,015,398	5.307	.781	.007
Guaranteed Renewable Accident and Health	719,876	702,083	689,426	1,270,492	1.810	.982	.003
Non-Renewable Stated Reasons Accident and Health	2,938,730	2,982,811	3,600,315	3,860,152	1.294	1.207	.055
Other Accident Only	31,089	32,049	44,941	233,487	7.285	1.402	.005
All Other Accident and Health	11,069,429	11,042,480	9,169,362	12,697,373	1.150	.830	.047
Totals	$ 140,988,076	$ 142,101,825	$ 126,094,943	$ 138,429,436	.974	.887	
(008) ALLSTATE							
Group Accident and Health	$ 4,172,279	$ 4,385,752	$ 1,175,708	$ 3,877,612	.884	.268	.002
Credit Accident and Health (Group and Individual)	24,837	41,371	34,037	11,526	.279	.823	.001
Guaranteed Renewable Accident and Health	728,379	737,839	1,021,364	984,806	1.335	1.384	.003
Non-Renewable Stated Reasons Accident and Health	143,836	134,757	36,328	49,649	.368	.270	.003
Other Accident Only	413,323	392,348	270,756	589,208	1.502	.690	.061
All Other Accident and Health	300,472	292,182	93,429	25,159	.086	.320	.001
Totals	$ 5,783,126	$ 5,984,249	$ 2,631,622	$ 5,537,962	.925	.440	
(088) AMERICA GROUP							
Group Accident and Health	$ 15,880,723	$ 16,474,882	$ 14,686,648	$ 15,278,684	.927	.891	.009
Non-Cancellable Accident and Health	422,185	417,529	376,315	614,815	1.473	.901	.006
Guaranteed Renewable Accident and Health	591,914	606,617	484,730	454,984	.750	.799	.002
Non-Renewable Stated Reasons Accident and Health	42,468	42,306	57,629	65,299	1.543	1.362	.001
All Other Accident and Health	507	433	....	34	.079	....	....
Totals	$ 16,937,797	$ 17,541,767	$ 15,605,322	$ 16,413,816	.936	.890	
(084) AMERICAN FINANCIAL CORPORATION							
Group Accident and Health	$ 154	$ 154	$ −865	$ −268	−1.740	−5.617	....
Guaranteed Renewable Accident and Health	32,660	35,123	39,297	41,670	1.186	1.119	....
Other Accident Only	2,468	2,520	....	....	....	....	....
All Other Accident and Health	351	365	....	....	....	....	....
Totals	$ 35,633	$ 38,162	$ 38,432	$ 41,402	1.085	1.007	
(011) AMERICAN GENERAL GROUP							
Group Accident and Health	$ 478,466	$ 458,339	$ 662,096	$ 692,025	1.510	1.445	....
Collectively Renewable Accident and Health	64,085	65,085	41,818	38,051	.585	.643	.001
Non-Cancellable Accident and Health	449,787	453,431	232,712	260,811	.575	.513	.007
Guaranteed Renewable Accident and Health	1,578,494	1,605,364	1,178,357	1,319,441	.822	.734	.006
Other Accident Only	362	366	352	536	1.464	.962	....
All Other Accident and Health	3,868	4,062	2,611	1,990	.490	.643	....
Totals	$ 2,575,062	$ 2,586,647	$ 2,117,945	$ 2,312,854	.894	.819	
(012) AMERICAN INTERNATIONAL GROUP							
Group Accident and Health	$ 312,063	$ 336,350	$ 177,587	$ 193,265	.575	.528	....
Credit Accident and Health (Group and Individual)	5,500	5,023	19,529	25,128	5.003	3.888	....
Totals	$ 317,563	$ 341,373	$ 197,116	$ 218,393	.640	.577	
(408) AMERICAN NATIONAL FINANCIAL							
Group Accident and Health	$ 1,680,719	$ 1,670,620	$ 1,758,945	$ 1,771,188	1.060	1.053	.001
Credit Accident and Health (Group and Individual)	−539	2,050	8,783	2,076	1.013	4.284	....
Collectively Renewable Accident and Health	54,334	55,833	51,776	49,904	.894	.927	.001
Non-Cancellable Accident and Health	175,380	177,829	45,735	54,961	.309	.257	.003
Guaranteed Renewable Accident and Health	3,898,718	3,652,901	3,515,982	3,932,105	1.076	.963	.014
Other Accident Only	16,358	17,123	3,805	17,628	1.029	.222	.002
All Other Accident and Health	266,158	268,517	236,398	264,977	.987	.880	.001
Totals	$ 6,091,128	$ 5,844,873	$ 5,621,424	$ 6,092,839	1.042	.962	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(587) ATLANTIC AMERICAN							
Non-Cancellable Accident and Health	$ 1,779	$ 1,457	$ 2,232	$ 2,228	1.529	1.532	....
Guaranteed Renewable Accident and Health	165,137	147,246	73,888	73,971	.502	.502	.001
Non-Renewable Stated Reasons Accident and Health	1,714	1,403	1,174	1,172	.835	.837	....
Totals	$ 168,630	$ 150,106	$ 77,294	$ 77,371	.515	.515	
(165) AVCO CORPORATION							
Group Accident and Health	$ 7,221,751	$ 7,799,585	$ 5,267,526	$ 6,140,467	.787	.675	.004
Non-Cancellable Accident and Health	5,404,993	4,015,031	2,883,787	3,776,815	.941	.718	.079
Totals	$ 12,626,744	$ 11,814,616	$ 8,151,313	$ 9,917,282	.839	.690	
(849) BALTIMORE LIFE							
Guaranteed Renewable Accident and Health	$ 362	$ 362	$	$	....	....	....
Totals	$ 362	$ 362	$	$	....	....	
(332) BANKERS LIFE							
Group Accident and Health	$ 22,931,917	$ 22,783,780	$ 19,469,344	$ 21,139,597	.928	.855	.014
Non-Cancellable Accident and Health	341,387	360,423	249,197	334,737	.929	.691	.005
Guaranteed Renewable Accident and Health	1,561,058	1,455,771	1,694,898	826,984	.637	1.164	.006
Non-Renewable Stated Reasons Accident and Health	18,365	18,564	61,337	67,911	3.658	3.304	....
Other Accident Only	104	105	....	....	....	....	....
All Other Accident and Health	113,419	114,081	81,770	90,865	.796	.717	....
Totals	$ 24,966,250	$ 24,732,724	$ 21,556,546	$ 22,560,094	.912	.872	
(615) BENEFICIAL LIFE							
Non-Cancellable Accident and Health	$ 17,145	$ 19,935	$ 32,443	$ 40,885	2.051	1.627	....
Guaranteed Renewable Accident and Health	113,468	112,612	18,013	16,847	.150	.160	....
Non-Renewable Stated Reasons Accident and Health	96	96	....	....	....	....	....
Totals	$ 130,709	$ 132,643	$ 50,456	$ 57,732	.435	.380	
(337) BENEFICIAL STANDARD							
Group Accident and Health	$ 10,521	$ 23,784	$ 5,706	$ 12,591	.529	.240	....
Collectively Renewable Accident and Health	229,445	880,723	399,906	523,428	.594	.454	.005
Non-Cancellable Accident and Health	2,074	14,079	3,000	11,668	.829	.213	....
Guaranteed Renewable Accident and Health	2,189,579	928,149	950,067	554,765	.598	1.024	.008
Non-Renewable Stated Reasons Accident and Health	3,243	16,643	1,104	15,283	.918	.066	....
Other Accident Only	112,329	289,966	33,535	148,978	.514	.116	.017
All Other Accident and Health	52,816	131,649	45,455	116,447	.885	.345	....
Totals	$ 2,600,007	$ 2,284,993	$ 1,438,773	$ 1,383,160	.605	.630	
(342) BENICO HOLDING COMPANY							
Group Accident and Health	$ 236,438	$ 196,906	$ 285,999	$ 231,563	1.176	1.452	....
Credit Accident and Health (Group and Individual)	5,296,452	3,771,295	607,819	723,382	.192	.161	.140
Non-Renewable Stated Reasons Accident and Health	511	511	3,546	3,546	6.939	6.939	....
Totals	$ 5,533,401	$ 3,968,712	$ 897,364	$ 958,491	.242	.226	
(856) BUSINESS MENS ASSURANCE							
Group Accident and Health	$ 1,480,259	$ 1,489,533	$ 1,532,292	$ 1,231,523	.827	1.029	.001
Collectively Renewable Accident and Health	11,181	11,159	6,535	6,682	.599	.586	....
Non-Cancellable Accident and Health	9,065	9,201	7,072	30,621	3.328	.769	....
Guaranteed Renewable Accident and Health	634,718	635,045	392,135	450,261	.709	.617	.002
Non-Renewable Stated Reasons Accident and Health	26,768	23,694	44,862	78,759	3.324	1.893	.001
Other Accident Only	48,953	50,287	37,384	36,635	.729	.743	.007
All Other Accident and Health	511,573	520,027	322,504	235,464	.453	.620	.002
Totals	$ 2,722,517	$ 2,738,946	$ 2,342,784	$ 2,069,945	.756	.855	
(034) CAPITAL HOLDING CORPORATION							
Group Accident and Health	$ 13,445,824	$ 13,161,883	$ 9,870,243	$ 10,261,490	.780	.750	.008
Credit Accident and Health (Group and individual)	....	193	461	461	2.389	2.389	....
Collectively Renewable Accident and Health	155,962	156,383	20,534	19,854	.127	.131	.003
Non-Cancellable Accident and Health	437,387	435,441	214,257	220,287	.506	.492	.006
Guaranteed Renewable Accident and Health	9,349,679	9,410,217	5,710,657	5,683,267	.604	.607	.034
Non-Renewable Stated Reasons Accident and Health	187	187	....	....	....	....	....
Other Accident Only	315,307	314,822	13,671	13,614	.043	.043	.047
All Other Accident and Health	1,177,246	1,174,119	369,236	365,554	.311	.314	.005
Totals	$ 24,881,592	$ 24,653,225	$ 16,199,059	$ 16,564,527	.672	.657	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(784) CHARTER INSURANCE							
Guaranteed Renewable Accident and Health	$ 7,930	$	$ 26,412	$	....	....	
Totals	$ 7,930	$	$ 26,412	$	....	....	
(038) CHUBB AND SON INCORPORATED							
Group Accident and Health	$ 126,649	$ 127,579	$ 367,980	$ 389,599	3.054	2.884	....
Non-Cancellable Accident and Health	2,132,688	2,089,471	652,543	1,080,917	.517	.312	.031
Guaranteed Renewable Accident and Health	51,288	48,748	368	398	.008	.006	....
All Other Accident and Health	398	346	....	....	....	....	
Totals	$ 2,311,023	$ 2,266,144	$ 1,020,891	$ 1,470,914	.649	.450	
(244) CINCINNATI FINANCIAL CORPORATION							
Collectively Renewable Accident and Health	$ 7,995	$ 7,859	$ 13,937	$ 21,465	2.731	1.773	....
Guaranteed Renewable Accident and Health	195,514	180,097	131,078	139,444	.774	.728	.001
Other Accident Only	5,623	5,196	5,026	5,327	1.025	.967	.001
All Other Accident and Health	44,615	41,201	28,127	29,755	.722	.683	....
Totals	$ 253,747	$ 234,353	$ 178,168	$ 195,991	.836	.760	
(218) CNA INSURANCE GROUP							
Group Accident and Health	$ 12,486,290	$ 14,696,323	$ 13,423,854	$ 17,105,378	1.164	.913	.007
Credit Accident and Health (Group and Individual)	1,098,425	1,628,065	569,923	571,462	.351	.350	.029
Collectively Renewable Accident and Health	42,886	42,532	32,930	30,702	.722	.774	.001
Non-Cancellable Accident and Health	383,552	398,876	181,861	319,156	.800	.456	.006
Guaranteed Renewable Accident and Health	365,279	378,470	402,446	450,898	1.191	1.063	.001
Non-Renewable Stated Reasons Accident and Health	15,806	16,003	937	1,349	.084	.059	....
All Other Accident and Health	59,027	59,394	47,464	46,101	.776	.799	....
Totals	$ 14,451,265	$ 17,219,683	$ 14,659,415	$ 18,525,044	1.076	.851	
(442) COASTAL STATES							
Group Accident and Health	$ 10,328,465	$ 10,495,771	$ 7,694,329	$ 9,394,659	.895	.733	.006
Collectively Renewable Accident and Health	33,329	33,604	10,817	11,335	.337	.322	.001
Non-Cancellable Accident and Health	237,593	254,831	78,394	87,512	.343	.308	.003
Guaranteed Renewable Accident and Health	428,133	422,847	492,911	517,863	1.225	1.166	.002
Other Accident Only	1,010	1,018	2,635	2,762	2.713	2.588	....
All Other Accident and Health	1,290,162	1,300,792	364,474	381,905	.294	.280	.006
Totals	$ 12,318,692	$ 12,508,863	$ 8,643,560	$ 10,396,036	.831	.691	
(346) COLLEGE GROUP							
Group Accident and Health	$	$	$ 450	$ 8,628	....	....	....
Non-Cancellable Accident and Health	58,410	571	22,949	199	.349	40.191	.001
Guaranteed Renewable Accident and Health	270	277	....	....	....	....	....
Totals	$ 58,680	$ 848	$ 23,399	$ 8,827	10.409	27.593	
(317) COMBINED							
Group Accident and Health	$ 15,149,368	$ 13,900,196	$ 9,384,508	$ 11,010,105	.792	.675	.009
Collectively Renewable Accident and Health	233,363	235,457	184,449	237,752	1.010	.783	.005
Non-Cancellable Accident and Health	5,072,181	4,985,734	1,715,077	1,941,012	.389	.344	.075
Guaranteed Renewable Accident and Health	12,956,065	13,043,224	8,870,477	7,135,439	.547	.680	.047
Non-Renewable Stated Reasons Accident and Health	305,519	283,509	33,376	48,789	.172	.118	.006
Other Accident Only	50,588	52,513	28,252	26,510	.505	.538	.007
All Other Accident and Health	4,356,181	4,719,298	2,329,326	2,435,988	.516	.494	.019
Totals	$ 38,123,265	$ 37,219,931	$ 22,545,465	$ 22,835,595	.614	.606	
(854) CONNECTICUT MUTUAL							
Non-Cancellable Accident and Health	$ 683,334	$ 703,742	$ 300,545	$ 667,843	.949	.427	.010
Guaranteed Renewable Accident and Health	29,214	29,348	13,241	29,424	1.003	.451	....
Totals	$ 712,548	$ 733,090	$ 313,786	$ 697,267	.951	.428	
(715) CONSUMERS LIFE INSURANCE							
Credit Accident and Health (Group and Individual)	$ 34,067	$ 39,912	$ 14,817	$ 1,197	.030	.371	.001
Totals	$ 34,067	$ 39,912	$ 14,817	$ 1,197	.030	.371	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(048) CONTINENTAL CORPORATION							
Group Accident and Health	$ 131,490	$ 134,200	$ 102,241	$ 108,507	.809	.762	....
Credit Accident and Health (Group and Individual)	18,140	78,709	....	....	....	....	....
Guaranteed Renewable Accident and Health	24,246	25,022	17,098	15,268	.610	.683	....
Non-Renewable Stated Reasons Accident and Health	75,370	80,420	48,407	44,728	.556	.602	.001
All Other Accident and Health	3,279	3,279	....	....	....	....	....
Totals	$ 252,525	$ 321,630	$ 167,746	$ 168,503	.524	.522	
(602) CREDIT LIFE							
Group Accident and Health	$ 1,151,996	$ 395,911	$ 54,287	$ 145,688	.368	.137	.001
Credit Accident and Health (Group and Individual)	32,779	188,409	98,397	60,089	.319	.522	.001
Totals	$ 1,184,775	$ 584,320	$ 152,684	$ 205,777	.352	.261	
(306) CUNA MUTUAL							
Group Accident and Health	$ 1,271,733	$ 1,259,418	$ 1,045,169	$ 1,201,705	.954	.830	.001
Credit Accident and Health (Group and Individual)	1,432,127	1,671,438	873,392	809,980	.485	.523	.038
Collectively Renewable Accident and Health	3,947	3,947	13,731	9,551	2.420	3.479	....
Guaranteed Renewable Accident and Health	65,577	66,908	155,131	155,131	2.319	2.319	....
All Other Accident and Health	219	138	....	....	....	....	....
Totals	$ 2,773,603	$ 3,001,849	$ 2,087,423	$ 2,176,367	.725	.695	
(327) EMPLOYERS REINSURANCE							
Group Accident and Health	$ 6,142,563	$ 5,683,507	$ 4,375,950	$ 4,404,840	.775	.770	.004
Credit Accident and Health (Group and Individual)	19,483	34,666	18,935	17,550	.506	.546	.001
Collectively Renewable Accident and Health	44,395	44,269	117,885	11,808	.267	2.663	.001
Non-Cancellable Accident and Health	559	559	....	....	....	....	....
Guaranteed Renewable Accident and Health	331,063	325,944	232,106	182,594	.560	.712	.001
Other Accident Only	38	40	....	....	....	....	....
All Other Accident and Health	422	422	....	....	....	....	....
Totals	$ 6,538,523	6,089,407	$ 4,744,876	$ 4,616,792	.758	.779	
(452) EQUITABLE							
Non-Cancellable Accident and Health	$ 132,113	$ 132,667	$ 15,085	$ 66,516	.501	.114	.002
Guaranteed Renewable Accident and Health	35,501	36,942	13,935	64,407	1.743	.377	....
Non-Renewable Stated Reasons Accident and Health	1,865	1,864	....	−342	−.183	....	....
All Other Accident and Health	129	105	....	....	....	....	....
Totals	$ 169,608	$ 171,578	$ 29,020	$ 130,581	.761	.169	
(511) EQUITABLE LIFE NEW YORK							
Group Accident and Health	$ 33,836,623	$ 33,825,382	$ 29,266,618	$ 29,775,659	.880	.865	.020
Non-Cancellable Accident and Health	2,527,694	2,422,263	703,568	1,196,323	.494	.290	.037
Guaranteed Renewable Accident and Health	5,468,452	5,195,795	3,431,406	5,718,839	1.101	.660	.020
Non-Renewable Stated Reasons Accident and Health	275,411	275,506	236,270	267,130	.970	.858	.005
Totals	$ 42,108,180	$ 41,718,946	$ 33,637,862	$ 36,957,951	.886	.806	
(069) FARMERS INSURANCE							
Group Accident and Health	$ 1,484,716	$ 1,759,185	$ 476,631	$ 843,848	.480	.271	.001
Non-Cancellable Accident and Health	25,345	26,808	12,573	14,783	.551	.469	....
Guaranteed Renewable Accident and Health	70,060	75,535	50,422	58,477	.774	.668	....
Other Accident Only	42	43	....	....	....	....	....
All Other Accident and Health	2,575	2,639	960	722	.274	.364	....
Totals	$ 1,582,738	$ 1,864,210	$ 540,586	$ 917,830	.492	.290	
(845) FIDELITY MUTUAL							
Group Accident and Health	$ 37,292	$ 36,869	$	$	....	....	....
Non-Cancellable Accident and Health	154,476	154,337	98,670	168,884	1.094	.639	.002
Guaranteed Renewable Accident and Health	149,660	149,311	837	1,734	.012	.006	.001
Totals	$ 341,428	$ 340,537	$ 99,507	$ 170,618	.501	.292	
(072) FINANCIAL SECURITY							
Group Accident and Health	$ 65,054	$ 63,226	$ 46,448	$ 46,448	.735	.735	....
Non-Cancellable Accident and Health	12,903	13,235	46,290	46,290	3.498	3.498	....
Guaranteed Renewable Accident and Health	7,942	7,845	5,998	5,998	.765	.765	....
Totals	$ 85,899	$ 84,306	$ 101,336	$ 101,336	1.202	1.202	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(076) FIREMANS FUND							
Group Accident and Health	$ 3,225,880	$ 3,171,321	$ 3,079,937	$ 3,093,831	.976	.971	.002
Guaranteed Renewable Accident and Health	468,470	465,464	315,241	294,468	.633	.677	.002
Other Accident Only	118,565	119,515	480	−140	−.001	.004	.018
Totals	$ 3,812,915	$ 3,756,300	$ 3,395,786	$ 3,386,287	.902	.904	
(738) FIRST AMERICAN LIFE ASSURANCE							
Group Accident and Health	$ 1,191,675	$	$ 602,836	$	....	....	.001
Credit Accident and Health (Group and Individual)	484,353	....	64,615	....	....	....	.013
Guaranteed Renewable Accident and Health	890,323	....	49,090	....	....	....	.003
Totals	$ 2,566,351	$	$ 716,541	$	....	....	
(858) GENERAL AMERICAN							
Group Accident and Health	$ 8,127,351	$ 8,272,002	$ 7,146,068	$ 7,195,347	.870	.864	.005
Non-Cancellable Accident and Health	65,524	71,461	20,050	22,847	.320	.281	.001
Guaranteed Renewable Accident and Health	118,577	121,463	103,627	111,650	.919	.853	....
Other Accident Only	1,476	1,537	248	−73	−.047	.161	....
All Other Accident and Health	43,839	42,212	31,796	35,618	.844	.753	....
Totals	$ 8,356,767	$ 8,508,675	$ 7,301,799	$ 7,365,389	.866	.858	
(351) GEORGE WASHINGTON GROUP							
Group Accident and Health	$ 349,769	$ 344,291	$ 145,345	$ 190,402	.553	.422	....
Credit Accident and Health (Group and Individual)	17,575	17,575	....	....	....	....	....
Guaranteed Renewable Accident and Health	9,145,730	9,129,336	540,519	581,851	.064	.059	.033
All Other Accident and Health	559,064	559,623	264,733	266,178	.476	.473	.002
Totals	$ 10,072,138	$ 10,050,827	$ 950,597	$ 1,038,431	.103	.095	
(769) GREAT WEST LIFE ASSURANCE							
Group Accident and Health	$ 2,520,714	$ 2,492,413	$ 1,762,009	$ 1,747,009	.701	.707	.001
Non-Cancellable Accident and Health	26,835	23,830	7,777	−5,823	−.244	.326	....
Guaranteed Renewable Accident and Health	4,341	3,741	15,357	15,537	4.153	4.105	....
Other Accident Only	263	208	....	....	....	....	....
All Other Accident and Health	28,687	24,157	30,338	35,638	1.475	1.256	....
Totals	$ 2,580,840	$ 2,544,349	$ 1,815,481	$ 1,792,361	.704	.714	
(429) GUARDIAN LIFE							
Group Accident and Health	$ 5,480,001	$ 5,410,021	$ 4,824,082	$ 5,166,018	.955	.892	.003
Collectively Renewable Accident and Health	415,979	411,587	285,546	280,545	.682	.694	.009
Non-Cancellable Accident and Health	862,620	866,110	273,827	469,533	.542	.316	.013
Guaranteed Renewable Accident and Health	2,112,553	2,126,673	1,679,682	2,216,386	1.042	.790	.008
Non-Renewable Stated Reasons Accident and Health	710,037	720,170	721,648	774,794	1.076	1.002	.013
Totals	$ 9,581,190	$ 9,534,561	$ 7,784,785	$ 8,907,276	.934	.816	
(156) GULF AND WESTERN							
Group Accident and Health	$ 722,014	$ 716,743	$ 501,448	$ 524,164	.731	.700	....
Credit Accident and Health (Group and Individual)	1,357,857	1,148,192	285,394	311,110	.271	.249	.036
Non-Cancellable Accident and Health	1,072	1,078	6,497	630	.584	6.027	....
Guaranteed Renewable Accident and Health	20,451	19,584	11,387	30,395	1.552	.581	....
Other Accident Only	48,160	46,592	36,165	56,497	1.213	.776	.007
All Other Accident and Health	1,624	1,640	....	....	....	....	....
Totals	$ 2,151,178	$ 1,933,829	$ 840,891	$ 922,796	.477	.435	
(087) GULF UNITED CORPORATION							
Group Accident and Health	$ 139,828,592	$ 141,368,042	$ 137,706,701	$ 138,684,020	.981	.974	.083
Credit Accident and Health (Group and Individual)	29,820	58,156	6,970	1,429	.025	.120	.001
Collectively Renewable Accident and Health	768,861	1,760,017	1,078,899	1,098,319	.624	.613	.016
Non-Cancellable Accident and Health	576,009	573,554	271,651	280,697	.489	.474	.008
Guaranteed Renewable Accident and Health	6,596,733	6,566,044	2,495,710	2,560,672	.390	.380	.024
Other Accident Only	420	172	....	....	....	....	....
✓ All Other Accident and Health	6,963,631	6,923,761	1,640,437	1,676,174	.242	.237	.030
Totals	$ 154,764,066	$ 157,249,748	$ 143,200,368	$ 144,301,311	.918	.911	
(091) HARTFORD							
Group Accident and Health	$ 5,380,988	$ 5,459,021	$ 5,093,641	$ 5,438,724	.996	.933	.003
Credit Accident and Health (Group and Individual)	−188,244	406,880	138,358	3,097	.008	.338	−.005
Collectively Renewable Accident and Health	4,204	4,184	12,934	441	.105	3.091	....
Non-Cancellable Accident and Health	63,129	38,184	61,691	110,338	2.890	1.616	.001
Guaranteed Renewable Accident and Health	711,277	710,033	619,779	632,909	.891	.873	.003
Non-Renewable Stated Reasons Accident and Health	30,267	29,221	15,594	14,184	.485	.534	.001
Other Accident Only	23,442	21,312	7,878	11,612	.545	.370	.003
All Other Accident and Health	66,888	75,443	84,103	98,917	1.311	1.115	....
Totals	$ 6,091,951	$ 6,746,278	$ 6,033,978	$ 6,310,222	.935	.894	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(095) HOME INSURANCE							
Group Accident and Health	$ 81,934	$ 83,467	$ 44,464	$ 39,239	.470	.533	....
Credit Accident and Health (Group and Individual)	1,513,585	1,571,501	947,127	967,885	.616	.603	.040
Collectively Renewable Accident and Health	1,410	1,219	....	30	.025	....	....
Non-Cancellable Accident and Health	92,267	88,519	12,170	21,556	.244	.138	.001
Guaranteed Renewable Accident and Health	186,557	183,583	78,227	206,802	1.126	.426	.001
Other Accident Only	13,656	14,950	5,212	4,266	.285	.349	.002
All Other Accident and Health	167,063	169,157	113,694	103,583	.612	.672	.001
Totals	$ 2,056,472	$ 2,112,396	$ 1,200,903	$ 1,343,361	.636	.569	
(132) INA							
Group Accident and Health	$ 4,531,770	$ 4,456,407	$ 11,068,873	$ 12,155,884	2.728	2.484	.003
Credit Accident and Health (Group and Individual)	−18,141	361,490	121,304	121,304	.336	.336	....
Collectively Renewable Accident and Health	291,610	278,308	164,425	223,984	.805	.591	.006
Non-Cancellable Accident and Health	41,413	42,224	8,902	12,625	.299	.211	.001
Guaranteed Renewable Accident and Health	81,849	84,823	210,515	151,441	1.785	2.482	....
Non-Renewable Stated Reasons Accident and Health	....	....	1,000	1,246	....	....	....
Other Accident Only	13,214	13,661	10,086	10,493	.768	.738	.002
All Other Accident and Health	191	195	8,390	7,641	39.185	43.026	....
Totals	$ 4,941,906	$ 5,237,108	$ 11,593,495	$ 12,684,618	2.422	2.214	
(529) INDEPENDENCE NATIONAL							
Non-Cancellable Accident and Health	$ 32,359	$ 33,071	$ 53,985	$ 41,560	1.257	1.632	....
Guaranteed Renewable Accident and Health	49,280	47,626	88,596	78,445	1.647	1.860	....
All Other Accident and Health	1,513	2,878	7,836	4,455	1.548	2.723	....
Totals	$ 83,152	$ 83,575	$ 150,420	$ 124,460	1.489	1.800	
(223) INDEPENDENT LIFE AND ACCIDENT							
Group Accident and Health	$ 23,298,419	$ 23,320,594	$ 23,009,716	$ 25,848,238	1.108	.987	.014
Collectively Renewable Accident and Health	3,167	2,499	729	685	.274	.292	....
Non-Cancellable Accident and Health	2,009,582	1,988,166	746,058	700,851	.353	.375	.030
Guaranteed Renewable Accident and Health	7,266,947	7,256,046	1,597,452	2,073,307	.286	.220	.026
Other Accident Only	14,938	17,607	2,450	745	.042	.139	.002
All Other Accident and Health	8,500,803	8,540,382	3,554,533	3,772,435	.442	.416	.036
Totals	$ 41,093,856	$ 41,125,294	$ 28,910,938	$ 32,396,261	.788	.703	
(103) INTEGON							
Group Accident and Health	$ 23,742,314	$ 23,837,113	$ 33,480,029	$ 27,858,429	1.169	1.405	.014
Credit Accident and Health (Group and Individual)	52,023	83,385	50,164	48,142	.577	.602	.001
Non-Cancellable Accident and Health	7,143	7,140	110	91	.013	.015	....
Guaranteed Renewable Accident and Health	80,923	80,582	47,735	51,503	.639	.592	....
All Other Accident and Health	26,187	34,410	31,094	24,795	.721	.904	....
Totals	$ 23,908,590	$ 24,042,630	$ 33,609,132	$ 27,982,960	1.164	1.398	
(019) INTERFINANCIAL INCORPORATED							
Credit Accident and Health (Group and Individual)	$ 355,908	$ 336,967	$ 114,816	$ 117,313	.348	.341	.009
Non-Cancellable Accident and Health	....	−16	....	....	....	....	....
All Other Accident and Health	52,620	52,620	32,910	32,910	.625	.625	....
Totals	$ 408,528	$ 389,571	$ 147,726	$ 150,223	.386	.379	
(268) J. C. PENNEY							
Group Accident and Health	$ 240,762	$ 241,392	$ 199,036	$ 213,949	.886	.825	....
Collectively Renewable Accident and Health	12,968	13,027	22,736	19,890	1.527	1.745	....
Non-Cancellable Accident and Health	2,559,422	2,550,186	945,422	1,162,477	.456	.371	.038
Guaranteed Renewable Accident and Health	617,022	622,950	347,761	264,086	.424	.558	.002
Non-Renewable Stated Reasons Accident and Health	5,526	5,596	4,283	3,926	.702	.765	....
Other Accident Only	152,025	154,073	98,821	121,282	.787	.641	.022
Totals	$ 3,587,727	$ 3,587,224	$ 1,618,059	$ 1,785,610	.498	.451	
(107) JEFFERSON-PILOT							
Group Accident and Health	$ 14,403,025	$ 14,357,391	$ 21,298,285	$ 21,866,163	1.523	1.483	.009
Credit Accident and Health (Group and Individual)	108,378	130,853	36,121	38,307	.293	.276	.003
Collectively Renewable Accident and Health	77,675	77,484	57,087	65,390	.844	.737	.002
Non-Cancellable Accident and Health	91,723	91,911	40,173	40,700	.443	.437	.001
Guaranteed Renewable Accident and Health	96,046	95,911	31,641	31,138	.325	.330	....
Non-Renewable Stated Reasons Accident and Health	8,531	8,081	16,200	16,574	2.051	2.005	....
Other Accident Only	1,823	1,781	....	....	....	....	....
All Other Accident and Health	18,321	18,369	17,018	14,547	.792	.926	....
Totals	$ 14,805,522	$ 14,781,781	$ 21,496,525	$ 22,074,879	1.493	1.454	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(356) JOHN HANCOCK							
Group Accident and Health	$ 20,243,656	$ 20,701,846	$ 21,057,826	$ 19,547,331	.944	1.017	.012
Non-Cancellable Accident and Health	324,631	327,039	134,058	185,701	.568	.410	.005
Guaranteed Renewable Accident and Health	2,044,941	2,060,110	1,607,196	1,477,117	.717	.780	.007
All Other Accident and Health	166,806	165,572	175,005	186,801	1.128	1.057	.001
Totals	$ 22,780,034	$ 23,254,567	$ 22,974,085	$ 21,396,950	.920	.988	
(588) KANSAS CITY LIFE INSURANCE COMPANY							
Group Accident and Health	$ 9,392	$ 9,555	$ 413	$ 449	.047	.043	....
Non-Cancellable Accident and Health	26,208	25,872	2,270	−3,692	−.143	.088	....
Guaranteed Renewable Accident and Health	37,596	37,753	18,840	13,338	.353	.499	....
Totals	$ 73,196	$ 73,180	$ 21,523	$ 10,095	.138	.294	
(108) KEMPER INSURANCE COMPANY							
Guaranteed Renewable Accident and Health	$ 339	$ 339	$ 250	$	....	.737	....
Totals	$ 339	$ 339	$ 250	$	....	.737	
(475) KNICKERBOCKER LIFE							
Group Accident and Health	$ 10,651,168	$ 10,935,538	$ 7,626,556	$ 10,862,047	.993	.697	.006
Guaranteed Renewable Accident and Health	219	219	....	....	....	....	....
Totals	$ 10,651,387	$ 10,935,757	$ 7,626,556	$ 10,862,047	.993	.697	
(737) LIBERTY CORPORATION							
Group Accident and Health	$ 6,177,618	$ 5,851,684	$ 3,889,408	$ 4,029,630	.689	.665	.004
Credit Accident and Health (Group and Individual)	17,287	17,287	2,973	1,363	.079	.172	....
Non-Cancellable Accident and Health	211,575	211,587	66,437	122,391	.578	.314	.003
Guaranteed Renewable Accident and Health	190,807	190,814	139,643	148,423	.778	.732	.001
Non-Renewable Stated Reasons Accident and Health	1,811	1,811	....	396	.219	....	....
Other Accident Only	234	234	300	208	.889	1.282	....
All Other Accident and Health	27,436	28,050	32,590	26,248	.936	1.162	....
Totals	$ 6,626,768	$ 6,301,467	$ 4,131,351	$ 4,328,659	.687	.656	
(625) LIBERTY LOAN CORPORATION							
Credit Accident and Health (Group and Individual)	$ −6,863	$ 15,895	$ 16,679	−4,551	−.286	1.049	....
Totals	$ −6,863	$ 15,895	$ 16,679	−4,551	−.286	1.049	
(290) LIBERTY NATIONAL							
Group Accident and Health	$ 1,846,022	$ 1,832,693	$ 1,915,149	$ 2,194,068	1.197	1.045	.001
Credit Accident and Health (Group and Individual)	13,662	30,361	17,576	16,815	.554	.579	....
Collectively Renewable Accident and Health	1,579,164	1,591,039	1,562,128	1,816,391	1.142	.982	.033
Non-Cancellable Accident and Health	421,608	442,509	98,700	86,434	.195	.223	.006
Guaranteed Renewable Accident and Health	12,346,213	11,834,466	5,710,214	5,985,130	.506	.483	.045
Other Accident Only	48,962	52,469	36,800	36,799	.701	.701	.007
All Other Accident and Health	93,279	88,992	104,556	101,234	1.138	1.175	....
Totals	$ 16,350,910	$ 15,872,551	$ 9,445,123	$ 10,236,871	.645	.595	
(468) LIFE INVESTORS							
Group Accident and Health	$ 5,189,815	$ 4,871,254	$ 2,501,103	$ 3,183,989	.654	.513	.003
Credit Accident and Health (Group and Individual)	615,095	832,823	376,364	238,816	.287	.452	.016
Non-Cancellable Accident and Health	3,415	3,196	1,831	1,946	.609	.573	....
Guaranteed Renewable Accident and Health	316,996	311,124	161,254	183,421	.590	.518	.001
Other Accident Only	97	139	181	260	1.871	1.302	....
Totals	$ 6,125,418	$ 6,018,536	$ 3,040,733	$ 3,608,432	.600	.505	
(251) LINCOLN INCOME							
Guaranteed Renewable Accident and Health	$ 16,112	$ 16,050	$	$	....	....	....
Totals	$ 16,112	$ 16,050	$	$	....	....	
(020) LINCOLN NATIONAL							
Group Accident and Health	$ 20,737,286	$ 20,772,026	$ 18,946,325	$ 19,250,876	.927	.912	.012
Collectively Renewable Accident and Health	13,253	13,533	8,709	13,686	1.010	.644	....
Non-Cancellable Accident and Health	726,309	723,703	270,818	308,574	.426	.374	.011
Guaranteed Renewable Accident and Health	1,200,234	1,186,618	1,468,371	1,536,602	1.294	1.237	.004
Non-Renewable Stated Reasons Accident and Health	15,430	14,442	....	....	....	....	....
Other Accident Only	6,582	6,861	3,501	5,595	.815	.510	.001
All Other Accident and Health	156,095	136,564	150,931	125,198	.917	1.105	.001
Totals	$ 22,864,279	$ 22,883,747	$ 20,848,656	$ 21,248,511	.930	.912	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(840) LUTHERAN MUTUAL							
Non-Cancellable Accident and Health	$ 7,353	$ 6,866	$ 4,164	$ 1,379	.201	.606	....
Totals	$ 7,353	$ 6,866	$ 4,164	$ 1,379	.201	.606	
(115) MAC ARTHUR GROUP							
Group Accident and Health	$ 1,104,125	$ 1,081,076	$ 1,110,197	$ 1,174,169	1.066	1.027	.001
Collectively Renewable Accident and Health	9,091,412	8,768,192	5,535,865	6,463,983	.737	.631	.189
Non-Cancellable Accident and Health	260,629	276,423	40,831	35,506	.128	.148	.004
Guaranteed Renewable Accident and Health	22,112,412	22,135,247	13,809,335	14,116,988	.638	.624	.081
Non-Renewable Stated Reasons Accident and Health	31,413	28,253	36,800	54,882	1.943	1.303	.001
Other Accident Only	20,725	21,849	2,877	−406	−.019	.132	.003
All Other Accident and Health	1,076,596	1,092,523	396,009	389,158	.356	.362	.005
Totals	$ 33,697,312	$ 33,403,563	$ 20,931,914	$ 22,234,280	.666	.627	
(804) MANHATTAN LIFE							
Group Accident and Health	$ 67,862	$ 65,426	$	$	....	....	....
Totals	$ 67,862	$ 65,426	$	$	....	....	
(435) MASSACHUSETTS MUTUAL LIFE							
Credit Accident and Health (Group and Individual)	$ 85	$ 94	$	$ −36	−.383	....	....
Collectively Renewable Accident and Health	1,832,552	1,852,210	....	....	....	....	.038
Non-Cancellable Accident and Health	127,014	131,787	340,783	1,213,236	9.206	2.586	.002
Guaranteed Renewable Accident and Health	122	348	154,005	150,649	432.899	442.543	....
Totals	$ 1,959,773	$ 1,984,439	$ 494,788	$ 1,363,849	.687	.249	
(225) MCMILLEN GROUP							
Group Accident and Health	$ 912,045	$ 912,045	$ 1,065,418	$ 1,162,205	1.274	1.168	.001
Credit Accident and Health (Group and Individual)	3,167,122	2,501,551	640,193	627,343	.251	.256	.084
Non-Cancellable Accident and Health	141,150	144,436	476,548	476,846	3.301	3.299	.002
Guaranteed Renewable Accident and Health	2,703,606	2,722,611	1,181,704	1,188,879	.437	.434	.010
Non-Renewable Stated Reasons Accident and Health	560	396	2,400	2,344	5.919	6.061	....
Other Accident Only	334,435	332,484	77,426	77,895	.234	.233	.049
All Other Accident and Health	2,398,577	2,401,883	1,006,525	1,006,853	.419	.419	.010
Totals	$ 9,657,497	$ 9,015,406	$ 4,450,214	$ 4,542,365	.504	.494	
(241) METROPOLITAN							
Group Accident and Health	$ 45,652,564	$ 49,524,745	$ 41,454,366	$ 40,866,220	.825	.837	.027
Credit Accident and Health (Group and Individual)	67,578	−280,287	11,293	14,618	−.052	−.040	.002
Collectively Renewable Accident and Health	179,119	173,958	318,002	149,665	.860	1.828	.004
Non-Cancellable Accident and Health	426,093	435,457	522,489	422,093	.969	1.200	.006
Guaranteed Renewable Accident and Health	7,142,392	7,291,654	6,627,092	6,721,714	.922	.909	.026
Other Accident Only	2,747	2,867	6,614	6,422	2.240	2.307	....
All Other Accident and Health	22,779	24,522	12,185	22,716	.926	.497	....
Totals	$ 53,493,272	$ 57,172,916	$ 48,952,041	$ 48,203,448	.843	.856	
(869) MINNESOTA MUTUAL							
Group Accident and Health	$ 86,412	$ 88,456	$ 60,449	$ 65,785	.744	.683	....
Credit Accident and Health (Group and Individual)	287,930	215,114	46,433	91,672	.426	.216	.008
Non-Cancellable Accident and Health	943,541	931,022	152,790	387,026	.416	.164	.014
Guaranteed Renewable Accident and Health	802	826	....	....	....	....	....
Totals	$ 1,318,685	$ 1,235,418	$ 259,672	$ 544,483	.441	.210	
(440) MONARCH CAPITAL GROUP							
Group Accident and Health	$ 635,193	$ 634,595	$ 268,619	$ 444,426	.700	.423	....
Collectively Renewable Accident and Health	2,230	2,230	204	−120	−.054	.091	....
Non-Cancellable Accident and Health	1,637,517	1,660,742	1,362,308	1,782,903	1.074	.820	.024
Guaranteed Renewable Accident and Health	986,938	1,005,431	1,135,646	1,116,834	1.111	1.130	.004
Non-Renewable Stated Reasons Accident and Health	25,146	23,645	....	....	....	....	....
All Other Accident and Health	7,819	7,819	24,904	25,256	3.230	3.185	....
Totals	$ 3,294,843	$ 3,334,462	$ 2,791,681	$ 3,369,299	1.010	.837	
(558) MONUMENTAL							
Group Accident and Health	$ 483,566	$ 516,255	$ 303,822	$ 344,900	.668	.589	....
Credit Accident and Health (Group and Individual)	92,979	69,176	20,517	26,613	.385	.297	.002
Collectively Renewable Accident and Health	....	....	250	250	....	....	....
Non-Cancellable Accident and Health	6,060	5,896	295	204	.035	.050	....
Guaranteed Renewable Accident and Health	6,713	6,670	4,742	4,970	.745	.711	....
Totals	$ 589,318	$ 597,997	$ 329,626	$ 376,937	.630	.551	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(822) MUTUAL BENEFIT LIFE INSURANCE COMPANY							
Group Accident and Health	$ 18,789,038	$ 19,196,729	$ 15,499,388	$ 21,866,668	1.139	.807	.011
Non-Cancellable Accident and Health	453,868	445,957	127,965	357,381	.801	.287	.007
Non-Renewable Stated Reasons Accident and Health	294	253	595	773	3.055	2.352	....
Totals	$ 19,243,200	$ 19,642,939	$ 15,627,948	$ 22,224,822	1.131	.796	
(395) MUTUAL LIFE							
Group Accident and Health	$ 11,993,980	$ 12,727,328	$ 10,563,536	$ 11,326,409	.890	.830	.007
Non-Cancellable Accident and Health	775,607	767,964	341,631	579,224	.754	.445	.011
Guaranteed Renewable Accident and Health	341,009	346,891	464,574	503,510	1.451	1.339	.001
Totals	$ 13,110,596	$ 13,842,183	$ 11,369,741	$ 12,409,143	.896	.821	
(261) MUTUAL OF OMAHA							
Group Accident and Health	$ 27,011,471	$ 27,001,491	$ 27,912,851	$ 27,977,462	1.036	1.034	.016
Credit Accident and Health (Group and Individual)	81,356	70,435	56,627	40,021	.568	.804	.002
Collectively Renewable Accident and Health	9,582,119	9,290,302	6,466,118	7,144,768	.769	.696	.200
Non-Cancellable Accident and Health	5,062	5,367	16,876	15,337	2.858	3.144	....
Guaranteed Renewable Accident and Health	6,038,578	6,189,649	4,247,851	3,881,412	.627	.686	.022
Non-Renewable Stated Reasons Accident and Health	9,904,092	9,903,616	5,138,348	5,665,186	.572	.519	.185
Other Accident Only	1,530,019	1,542,072	543,425	539,321	.350	.352	.226
All Other Accident and Health	1,506,620	1,507,473	1,590,590	1,657,890	1.100	1.055	.006
Totals	$ 55,659,317	$ 55,510,405	$ 45,972,686	$ 46,921,397	.845	.828	
(180) NATIONAL AMERICAN							
Credit Accident and Health (Group and Individual)	$ −79,802	$ 80,018	$ 196,779	$ 89,102	1.114	2.459	−.002
Non-Cancellable Accident and Health	6,509	6,509	35,530	35,530	5.459	5.459	....
Guaranteed Renewable Accident and Health	6,752	6,752	531	531	.079	.079	....
Totals	$ −66,541	$ 93,279	$ 255,837	$ 125,999	1.351	2.743	
(139) NATIONAL FARMERS							
Group Accident and Health	$ 3,236	$ 3,236	$ 1,569	$ 1,809	.559	.485	....
Non-Cancellable Accident and Health	132,683	133,646	129,868	129,044	.966	.972	.002
Guaranteed Renewable Accident and Health	14,176	14,360	655	505	.035	.046	....
Totals	$ 150,095	$ 151,242	$ 132,092	$ 131,358	.869	.873	
(865) NATIONAL LIFE							
Non-Cancellable Accident and Health	$ 1,145,454	$ 1,149,973	$ 129,977	$ 408,599	.355	.113	.017
Totals	$ 1,145,454	$ 1,149,973	$ 129,977	$ 408,599	.355	.113	
(140) NATIONWIDE							
Group Accident and Health	$ 7,918,839	$ 8,194,648	$ 6,399,223	$ 7,627,909	.931	.781	.005
Credit Accident and Health (Group and Individual)	11,102	10,901	11,919	2,809	.258	1.093	....
Collectively Renewable Accident and Health	416,575	424,796	847,143	896,961	2.112	1.994	.009
Non-Cancellable Accident and Health	794	810	....	....	....	....	....
Guaranteed Renewable Accident and Health	81,291	84,240	88,070	68,964	.819	1.045	....
Non-Renewable Stated Reasons Accident and Health	7	6	315	301	50.167	52.500	....
Other Accident Only	85	91	....	....	....	....	....
All Other Accident and Health	45,905	37,107	49,837	46,960	1.266	1.343	....
Totals	$ 8,474,598	$ 8,752,599	$ 7,396,507	$ 8,643,904	.988	.845	
(396) NEW ENGLAND MUTUAL							
Group Accident and Health	$ 7,694,722	$ 7,712,938	$ 8,384,323	$ 7,831,108	1.015	1.087	.005
Non-Cancellable Accident and Health	712,719	670,255	82,454	426,844	.637	.123	.010
Guaranteed Renewable Accident and Health	4,537	5,024	....	....	....	....	....
Non-Renewable Stated Reasons Accident and Health	6,775	5,682	....	−87	−.015	....	....
Totals	$ 8,418,753	$ 8,393,899	$ 8,466,777	$ 8,257,865	.984	1.009	
(826) NEW YORK LIFE							
Group Accident and Health	$ 8,736,776	$ 8,798,404	$ 7,773,830	$ 8,369,189	.951	.884	.005
Collectively Renewable Accident and Health	192,940	194,347	214,174	227,790	1.172	1.102	.004
Non-Cancellable Accident and Health	560,881	575,101	329,650	375,775	.653	.573	.008
Guaranteed Renewable Accident and Health	7,822,634	7,961,973	6,847,880	7,711,282	.969	.860	.029
Non-Renewable Stated Reasons Accident and Health	51,834	43,267	34,220	38,173	.882	.791	.001
Other Accident Only	5,065	5,275	329	66	.013	.062	.001
All Other Accident and Health	4,624	4,541	270	182	.040	.059	....
Totals	$ 17,370,754	$ 17,582,908	$ 15,200,153	$ 16,722,457	.951	.864	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(272) NLT CORPORATION							
Group Accident and Health	$ 6,560,054	$ 6,620,750	$ 5,400,249	$ 6,318,791	.954	.816	.004
Collectively Renewable Accident and Health	183	189					
Non-Cancellable Accident and Health	64,233	65,196	4,696	6,344	.097	.072	.001
Guaranteed Renewable Accident and Health	167,776	169,276	87,921	80,800	.477	.519	.001
Other Accident Only	61	62					
All Other Accident and Health	28,012	28,008	20,304	21,761	.777	.725	
Totals	$ 6,820,319	$ 6,883,483	$ 5,513,170	$ 6,427,696	.934	.801	
(534) NORTHWESTERN NATIONAL							
Group Accident and Health	$ 1,266,098	$ 1,424,507	$ 325,273	$ 702,880	.493	.228	.001
Collectively Renewable Accident and Health	466	516		−29	−.056		
Non-Cancellable Accident and Health	21,600	20,229	32,134	31,449	1.555	1.589	
Guaranteed Renewable Accident and Health	9,002	8,859	10,261	10,265	1.159	1.158	
Other Accident Only	70	70					
All Other Accident and Health	35	21	163	165	7.857	7.762	
Totals	$ 1,297,271	$ 1,454,202	$ 367,831	$ 744,730	.512	.253	
(150) OLD REPUBLIC							
Group Accident and Health	$ 319,497	$ 319,611	$ 48,815	$ 27,899	.087	.153	
Credit Accident and Health (Group and Individual)	726,152	605,525	270,548	157,893	.261	.447	.019
Other Accident Only	11,670	11,725	6,736	6,736	.574	.574	.002
All Other Accident and Health	297,735	297,735	150,207	144,348	.485	.504	.001
Totals	$ 1,355,054	$ 1,234,596	$ 476,306	$ 336,876	.273	.386	
(716) OLD SOUTHERN LIFE							
Collectively Renewable Accident and Health	$ 4,569	$ 4,704	$ 3,240	$ 2,871	.610	.689	
Non-Cancellable Accident and Health	6,064	6,356	3,557	3,442	.542	.560	
Guaranteed Renewable Accident and Health	2,767,356	2,483,550	911,217	978,750	.394	.367	.010
All Other Accident and Health	22,602	22,566	7,913	7,299	.323	.351	
Totals	$ 2,800,591	$ 2,517,176	$ 925,927	$ 992,362	.394	.368	
(525) PAN AMERICAN LIFE							
Group Accident and Health	$ 2,926,449	$ 2,859,186	$ 2,989,557	$ 3,037,074	1.062	1.046	.002
Non-Cancellable Accident and Health	65,260	55,023	18,492	3.247	.059	.336	.001
Guaranteed Renewable Accident and Health	148,794	148,707	97,630	110,042	.740	.657	.001
Totals	$ 3,140,503	$ 3,062,916	$ 3,105,679	$ 3,150,363	1.029	1.014	
(229) PEERLESS							
Group Accident and Health	$ 556	$ 509	$	$ 19	.037		
Collectively Renewable Accident and Health	84	82					
Non-Cancellable Accident and Health	1,234	1,241	427	853	.687	.344	
Guaranteed Renewable Accident and Health	535,165	540,178	567,472	681,311	1.261	1.051	.002
Non-Renewable Stated Reasons Accident and Health	21,097	21,878	16,505	23,062	1.054	.754	
Other Accident Only	123	123					
All Other Accident and Health	1,660	1,759	2,440	1,594	.906	1.387	
Totals	$ 559,919	$ 565,770	$ 586,844	$ 706,839	1.249	1.037	
(850) PENN MUTUAL							
Group Accident and Health	$ 3,589,787	$ 3,443,579	$ 4,680,106	$ 4,024,218	1.169	1.359	.002
Non-Cancellable Accident and Health	85,942	86,626	65,471	72,324	.835	.756	.001
Guaranteed Renewable Accident and Health	86,603	80,196	139,716	140,722	1.755	1.742	
Non-Renewable Stated Reasons Accident and Health	16,899	17,215	6,729	16,457	.956	.391	
Totals	$ 3,779,231	$ 3,627,616	$ 4,892,022	$ 4,253,721	1.173	1.349	
(483) PENNSYLVANIA LIFE							
Group Accident and Health	$ 5,676,033	$ 5,777,662	$ 1,440,701	$ 1,358,531	.235	.249	.003
Credit Accident and Health (Group and Individual)	54,015	59,547	4,351	6,152	.103	.073	.001
Non-Cancellable Accident and Health	979,032	964,482	803,527	878,597	.911	.833	.014
Guaranteed Renewable Accident and Health	3,580,957	3,597,123	1,441,479	1,668,877	.464	.401	.013
Non-Renewable Stated Reasons Accident and Health	289,823	296,482	255,418	284,345	.959	.861	.005
All Other Accident and Health	63,471	72,241	132,734	110,442	1.529	1.837	
Totals	$ 10,643,331	$ 10,787,537	$ 4,078,210	$ 4,306,944	.400	.379	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(458) PROTECTIVE LIFE							
Group Accident and Health	$ 278,370	$ 277,832	$ 560,384	$ 573,219	2.063	2.017	....
Non-Cancellable Accident and Health	2,970	3,492	4,472	6,974	1.997	1.281	....
Guaranteed Renewable Accident and Health	308,599	316,303	273,125	251,948	.797	.863	.001
Non-Renewable Stated Reasons Accident and Health	20,521	20,676	22,467	16,869	.816	1.087	......
Other Accident Only	902	785	....	....	....	....	......
Totals	$ 611,362	$ 619,088	$ 860,448	$ 849,010	1.371	1.390	
(565) PROVIDENT LIFE							
Group Accident and Health	$ 17,615,856	$ 19,557,124	$ 18,100,327	$ 18,675,917	.955	.926	.010
Collectively Renewable Accident and Health	59,068	65,559	33,529	32,577	.497	.511	.001
Non-Cancellable Accident and Health	13,404,277	13,002,149	3,309,774	6,938,281	.534	.255	.197
Guaranteed Renewable Accident and Health	1,377,621	1,368,391	1,339,091	1,548,257	1.131	.979	.005
Non-Renewable Stated Reasons Accident and Health	507,334	502,159	302,189	236,493	.471	.602	.009
Other Accident Only	1,844	2,491	2,130	3,358	1.348	.855	....
All Other Accident and Health	39,620	31,328	46,280	22,321	.712	1.477	....
Totals	$ 33,005,620	$ 34,529,201	$ 23,133,320	$ 27,457,204	.795	.670	
(862) PROVIDENT MUTUAL							
Group Accident and Health	$ 8,610,118	$ 8,628,960	$ 7,827,012	$ 7,772,478	.901	.907	.005
Non-Cancellable Accident and Health	207,156	210,103	39,919	9,238	.044	.190	.003
Guaranteed Renewable Accident and Health	304,317	303,990	258,672	298,103	.981	.851	.001
Non-Renewable Stated Reasons Accident and Health	59,663	54,500	39,444	55,213	1.013	.724	.001
Totals	$ 9,181,254	$ 9,197,553	$ 8,165,047	$ 8,135,032	.884	.888	
(304) PRUDENTIAL							
Group Accident and Health	$ 121,340,607	$ 124,441,690	$ 107,308,922	$ 110,971,694	.892	.862	.072
Credit Accident and Health (Group and Individual)	15,919	112,073	36,996	33,495	.299	.330	....
Non-Cancellable Accident and Health	1,009,337	1,020,104	984,290	1,082,331	1.061	.965	.015
Guaranteed Renewable Accident and Health	3,100,990	3,117,522	2,894,222	2,855,675	.916	.928	.011
Non-Renewable Stated Reasons Accident and Health	19,471,973	19,580,410	17,822,795	16,516,960	.844	.910	.365
All Other Accident and Health	918	916	380	116	.127	.415	....
Totals	$ 144,939,744	$ 148,272,715	$ 129,047,605	$ 131,460,271	.887	.870	
(160) REPUBLIC FINANCIAL SERVICES							
Group Accident and Health	$ 92,782	$ 95,814	$ 68,637	$ 74,412	.777	.716	....
Credit Accident and Health (Group and Individual)	33,543	47,901	7,496	7,554	.158	.156	.001
Non-Cancellable Accident and Health	9,689	10,058	25,029	25,214	2.507	2.488	....
Guaranteed Renewable Accident and Health	297,413	298,863	88,796	59,872	.200	.297	.001
Non-Renewable Stated Reasons Accident and Health	....	1,277	....	....	....	....	....
Totals	$ 433,427	$ 453,913	$ 189,958	$ 167,052	.368	.418	
(431) RESERVE LIFE							
Group Accident and Health	$ 6,099,319	$ 6,455,900	$ 3,569,253	$ 3,671,527	.569	.553	.004
Credit Accident and Health (Group and Individual)	21,997	10,986	5,636	14,246	1.297	.513	.001
Collectively Renewable Accident and Health	5,350,678	4,231,165	1,576,318	2,089,506	.494	.373	.112
Non-Cancellable Accident and Health	5,614	5,230	935	1,095	.209	.179	....
Guaranteed Renewable Accident and Health	4,460,740	4,294,385	2,954,484	2,991,658	.697	.688	.016
Non-Renewable Stated Reasons Accident and Health	357,836	325,513	276,518	267,352	.821	.849	.007
Other Accident Only	450	451	89	142	.315	.197	....
All Other Accident and Health	455,709	428,244	553,005	507,315	1.185	1.291	.002
Totals	$ 16,752,343	$ 15,751,874	$ 8,936,238	$ 9,542,841	.606	.567	
(163) SAFECO							
Group Accident and Health	$ 3,642,196	$ 3,726,552	$ 3,526,299	$ 3,857,494	1.035	.946	.002
Non-Cancellable Accident and Health	5,818	5,971	87	67	.011	.015	....
Guaranteed Renewable Accident and Health	94,594	92,171	136,720	142,033	1.541	1.483	....
Other Accident Only	11,724	11,794	12,053	21,356	1.811	1.022	.002
Totals	$ 3,754,332	$ 3,836,488	$ 3,675,159	$ 4,020,950	1.048	.958	
(870) SECURITY BENEFIT							
Group Accident and Health	$ 2,858,765	$ 1,709,370	$ 3,304,069	$ 2,182,172	1.277	1.933	.002
Non-Cancellable Accident and Health	342	361	....	-431	-1.194	....	....
Guaranteed Renewable Accident and Health	426,488	425,614	490,649	590,717	1.388	1.153	.002
Non-Renewable Stated Reasons Accident and Health	27,269	24,514	22,726	31,305	1.277	.927	.001
Other Accident Only	501	511	....	....	....	....	....
All Other Accident and Health	7,319	7,555	1,408	1,793	.237	.186	....
Totals	$ 3,320,684	$ 2,167,925	$ 3,818,853	$ 2,805,558	1.294	1.762	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(169) SENTRY INSURANCE							
Group Accident and Health	$ 18,646,605	$ 19,427,879	$ 16,473,326	$ 17,852,392	.919	.848	.011
Credit Accident and Health (Group and Individual)	942	1,206	....	....	....	....	....
Non-Cancellable Accident and Health	12,582	10,780	8,460	10,762	.998	.785	....
Guaranteed Renewable Accident and Health	2,362	2,524	....	....	....	....	....
All Other Accident and Health	7,584	7,544	17,048	16,813	2.229	2.260	....
Totals	$ 18,670,075	$ 19,449,933	$ 16,498,834	$ 17,879,967	.919	.848	
(168) SOUTH CAROLINA INSURANCE							
Credit Accident and Health (Group and Individual)	$ 6,405	$ 1,949	$ 647	$ 1,478	.758	.332	....
Guaranteed Renewable Accident and Health	75	80	....	....	....	....	....
Other Accident Only	137,760	27,552	....	6,708	.243	....	.020
Totals	$ 144,240	$ 29,581	$ 647	$ 8,186	.277	.022	
(768) SOUTHEASTERN GENERAL							
Collectively Renewable Accident and Health	$ 946,693	$ 665,481	$ 214,190	$ 294,120	.442	.322	.020
Guaranteed Renewable Accident and Health	5,549,576	5,494,758	2,238,730	2,693,800	.490	.407	.020
Totals	$ 6,496,269	$ 6,160,239	$ 2,452,920	$ 2,987,920	.485	.398	
(164) ST. PAUL							
Group Accident and Health	$ 5,654,741	$ 5,668,411	$ 4,346,794	$ 5,398,864	.952	.767	.003
Collectively Renewable Accident and Health	5,838	6,028	1,207	1,028	.171	.200	....
Non-Cancellable Accident and Health	125,069	129,257	69,884	126,328	.977	.541	.002
Guaranteed Renewable Accident and Health	326,570	335,111	227,556	221,457	.661	.679	.001
Non-Renewable Stated Reasons Accident and Health	105,762	90,517	6,069	21,545	.238	.067	.002
Other Accident Only	160	167	....	....	....	....	....
All Other Accident and Health	4,479	4,726	....	....	....	....	....
Totals	$ 6,222,619	$ 6,234,217	$ 4,651,510	$ 5,769,222	.925	.746	
(175) STATE AUTOMOBILE MUTUAL							
Group Accident and Health	$ 2,895,583	$ 3,033,717	$ 3,563,465	$ 4,174,756	1.376	1.175	.002
Collectively Renewable Accident and Health	4,869	4,345	5,522	3,650	.840	1.271	....
Non-Cancellable Accident and Health	220,507	233,743	271,811	322,599	1.380	1.163	.003
Guaranteed Renewable Accident and Health	105,684	106,188	157,022	191,464	1.803	1.479	....
Other Accident Only	47,931	48,078	28,714	29,848	.621	.597	.007
All Other Accident and Health	2,090	2,122	....	....	....	....	
Totals	$ 3,276,664	$ 3,428,193	$ 4,026,534	$ 4,722,317	1.377	1.175	
(177) STATESMAN							
Group Accident and Health	$ 70,766	$ 81,422	$ 19,820	$ 19,357	.238	.243	....
Collectively Renewable Accident and Health	1,698,789	1,543,118	253,556	332,217	.215	.164	.035
Non-Cancellable Accident and Health	213	237	....	....	....	....	....
Guaranteed Renewable Accident and Health	261,761	264,127	95,551	114,732	.434	.362	.001
Non-Renewable Stated Reasons Accident and Health	376	367	167	203	.553	.455	....
Other Accident Only	2,448	2,432	1,891	2,178	.896	.778	....
All Other Accident and Health	30,518	31,732	3,105	4,170	.131	.098	....
Totals	$ 2,064,871	$ 1,923,435	$ 374,090	$ 472,857	.246	.194	
(549) SUN LIFE ASSURANCE COMPANY							
Group Accident and Health	$ 1,055,157	$ 1,065,498	$ 1,279,930	$ 1,893,643	1.777	1.201	.001
Non-Cancellable Accident and Health	11,004	11,150	1,901	1,544	.138	.170	....
All Other Accident and Health	942	963	....	....	....	....	....
Totals	$ 1,067,103	$ 1,077,611	$ 1,281,831	$ 1,895,187	1.759	1.190	
(215) TELEDYNE GROUP							
Group Accident and Health	$ 1,420,530	$ 1,531,140	$ 1,346,886	$ 2,112,064	1.379	.880	.001
Non-Cancellable Accident and Health	72,989	72,909	14,540	14,968	.205	.199	.001
Guaranteed Renewable Accident and Health	1,954,658	1,965,983	628,327	694,153	.353	.320	.007
Other Accident Only	12,165	12,152	23,627	24,323	2.002	1.944	.002
All Other Accident and Health	4,903,507	4,898,129	1,501,490	1,545,773	.316	.307	.021
Totals	$ 8,363,849	$ 8,480,313	$ 3,514,870	$ 4,391,281	.518	.414	
(820) TENNECO INCORPORATED							
Group Accident and Health	$ 1,849,161	$ 1,861,445	$ 1,370,816	$ 1,385,116	.744	.736	.001
Non-Cancellable Accident and Health	117,995	99,657	124,918	360,929	3.622	1.253	.002
Non-Cancellable Accident and Health	5,318	5,337	4,857	4,878	.914	.910	....
Guaranteed Renewable Accident and Health	62,171	62,358	138,254	129,918	2.083	2.217	....
Other Accident Only	431	436	120	123	.282	.275	....
All Other Accident and Health	3,953	4,009	470	469	.117	.117	....
Totals	$ 2,039,029	$ 2,033,242	$ 1,839,435	$ 1,881,433	.925	.806	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals (Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(403) THE PHOENIX COMPANIES							
Group Accident and Health	$ 446,006	$ 445,621	$ 282,685	$ 251,342	.564	.634	....
Non-Cancellable Accident and Health	8,136	8,382	18,881	14,443	1.723	2.253	....
Guaranteed Renewable Accident and Health	42,868	45,272	150,637	149,381	3.300	3.327	....
Totals	$ 497,010	$ 499,275	$ 452,203	$ 415,166	.832	.906	
(186) TRANSAMERICA							
Group Accident and Health	$ 8,433,489	$ 8,216,189	$ 8,392,049	$ 8,659,146	1.054	1.021	.005
Credit Accident and Health (Group and Individual)	1,097	989	....	−36	−.036	....	....
Collectively Renewable Accident and Health	2,079	2,144	1,110	452	.211	.518	....
Non-Cancellable Accident and Health	54,214	57,021	76,923	88,003	1.543	1.349	.001
Guaranteed Renewable Accident and Health	299,898	311,725	530,857	464,372	1.490	1.703	.001
Other Accident Only	575	619	....	....	....	....	....
All Other Accident and Health	615	682	12,600	5,563	8.157	18.475	....
Totals	$ 8,791,967	$ 8,589,369	$ 9,013,539	$ 9,217,500	1.073	1.049	
(482) TRANSPORT							
Group Accident and Health	$ 88,941	$ 89,919	$ 19,941	$ 19,781	.220	.222	....
Non-Cancellable Accident and Health	83	83	....	....	....	....	....
Guaranteed Renewable Accident and Health	115,618	136,429	51,272	63,423	.465	.376	....
Totals	$ 204,642	$ 226,431	$ 71,213	$ 83,204	.367	.315	
(189) TRAVELERS							
Group Accident and Health	$ 76,705,763	$ 84,092,765	$ 77,081,520	$ 81,000,338	.963	.917	.046
Collectively Renewable Accident and Health	91,481	537,081	158,333	145,026	.270	.295	.002
Non-Cancellable Accident and Health	492,089	492,484	205,094	284,066	.577	.416	.007
Guaranteed Renewable Accident and Health	3,140,689	3,146,269	2,619,290	2,624,188	.834	.833	.011
Non-Renewable Stated Reasons Accident and Health	1,098,900	1,114,375	886,735	854,773	.767	.796	.021
Other Accident Only	1,954,242	1,945,064	1,761,089	2,010,956	1.034	.905	.289
All Other Accident and Health	131,717	139,259	148,091	114,639	.823	1.063	.001
Totals	$ 83,614,861	$ 91,467,297	$ 82,860,152	$ 87,033,986	.952	.906	
(394) UNION CENTRAL							
Group Accident and Health	$ 1,376,846	$ 1,548,793	$ 1,126,602	$ 1,187,603	.767	.727	.001
Non-Cancellable Accident and Health	144,274	138,806	91,554	226,294	1.630	.660	.002
Guaranteed Renewable Accident and Health	97,647	99,561	37,027	35,598	.358	.372	....
All Other Accident and Health	4,124	3,910	3,120	3,300	.844	.798	....
Totals	$ 1,622,891	$ 1,791,070	$ 1,258,303	$ 1,452,795	.811	.703	
(416) UNION MUTUAL LIFE							
Group Accident and Health	$ 4,681,044	$ 4,783,547	$ 1,280,664	$ 2,587,346	.541	.268	.003
Non-Cancellable Accident and Health	3,475,692	2,785,142	1,203,071	2,808,929	1.009	.432	.051
Guaranteed Renewable Accident and Health	73,607	83,419	162,931	179,487	2.152	1.953	....
Non-Renewable Stated Reasons Accident and Health	4,102	3,733	2,959	3,753	1.005	.793	....
All Other Accident and Health	4,463	5,076	8,761	7,892	1.555	1.726	....
Totals	$ 8,238,908	$ 7,660,917	$ 2,658,386	$ 5,587,407	.729	.347	
(496) USLIFE							
Group Accident and Health	$ 1,231,170	$ 1,234,082	$ 1,544,573	$ 1,658,836	1.344	1.252	.001
Credit Accident and Health (Group and Individual)	417,538	560,727	259,390	212,963	.380	.463	.011
Non-Cancellable Accident and Health	56,965	56,395	25,520	17,890	.317	.453	.001
Guaranteed Renewable Accident and Health	85,645	79,960	96,025	269,919	3.376	1.201	....
Other Accident Only	160	156	1,200	1,146	7.346	7.692	....
All Other Accident and Health	48,413	43,954	106,528	223,419	5.083	2.424	....
Totals	$ 1,839,891	$ 1,975,274	$ 2,033,236	$ 2,384,173	1.207	1.029	
(438) VOYAGER							
Group Accident and Health	$ 11,019	$ 11,019	$	$ 2,000	.182	....	....
Guaranteed Renewable Accident and Health	245,870	206,165	34,416	36,416	.177	.167	.001
Totals	$ 256,889	$ 217,184	$ 34,416	$ 38,416	.177	.158	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Accident and Health Insurance Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
(260) WASHINGTON NATIONAL							
Group Accident and Health	$ 6,305,360	$ 6,523,449	$ 6,032,014	$ 4,651,432	.713	.925	.004
Collectively Renewable Accident and Health	8,509,413	8,317,734	4,059,892	4,225,899	.508	.488	.177
Non-Cancellable Accident and Health	125,970	113,435	90,361	162,006	1.428	.797	.002
Guaranteed Renewable Accident and Health	245,939	254,452	324,960	331,753	1.304	1.277	.001
Non-Renewable Stated Reasons Accident and Health	728	698	2,385	3,037	4.351	3.417	....
Other Accident Only	154,989	138,535	51,598	33,395	.241	.372	.023
All Other Accident and Health	976,918	990,771	587,535	653,520	.660	.593	.004
Totals	$ 16,319,317	$ 16,339,074	$ 11,148,745	$ 10,061,042	.616	.682	
(836) WESTERN-SOUTHERN							
Group Accident and Health	$ 16,771	$ 16,812	$ 766,999	$ 799,634	47.563	45.622	....
Non-Cancellable Accident and Health	188,898	188,911	103,990	69,940	.370	.550	.003
Guaranteed Renewable Accident and Health	432,655	429,843	209,659	199,861	.465	.488	.002
Other Accident Only	745	744	2,333	1,369	1.840	3.136	....
Totals	$ 648,181	$ 645,438	$ 1,093,268	$ 1,081,980	1.676	1.694	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
ACACIA LIFE INSURANCE COMPANY	(437)					
Ordinary		$ 4,855,986	$ 1,892,420	$ 184,199,966	.003	.002
Group		....	....	29,191,952	....	.001
Sub-Totals		4,855,986	1,892,420	213,391,918	.003	.002
Annuities		491,132	....	....	.001	
Totals		$ 5,347,118	$ 1,892,420	$ 213,391,918	.002	.002
ACADEMY	(380)					
Ordinary		$ 2,249,031	$ 305,462	$ 183,121,070	.002	.002
Group		290,938	8,078	21,545,933	.001	....
Sub-Totals		2,539,969	313,540	204,667,003	.001	.001
Annuities		8,632	....	....	....	
Totals		$ 2,548,601	$ 313,540	$ 204,667,003	.001	.001
AETNA LIFE AND CASUALTY	(001)					
Ordinary		$ 11,683,393	$ 3,027,932	$ 927,874,333	.008	.011
Group		26,957,643	25,803,365	6,393,658,000	.099	.111
Credit		400,301	289,401	7,307,000	.004	.001
Sub-Totals		39,041,337	29,120,698	7,328,839,333	.022	.050
Annuities		3,102,904	....	....	.004	
Totals		$ 42,144,241	$ 29,120,698	$ 7,328,839,333	.017	.050
ALLSTATE	(006)					
Ordinary		$ 7,597,695	$ 1,412,882	$ 949,715,779	.005	.012
Group		2,111,818	1,634,750	506,085,130	.008	.009
Credit		49,148	158,354	14,794,392	....	.002
Sub-Totals		9,758,661	3,205,986	1,470,595,301	.005	.010
Annuities		515,015	....	....	.001	
Totals		$ 10,273,676	$ 3,205,986	$ 1,470,595,301	.004	.010
AMERICA GROUP	(088)					
Ordinary		$ 7,907,757	$ 2,797,317	$ 417,272,031	.006	.005
Group		1,820,809	825,005	590,444,473	.007	.010
Credit		....	666	....	....	....
Sub-Totals		9,728,566	3,622,988	1,007,716,504	.006	.007
Annuities		192,615	....	....	....	
Totals		$ 9,921,181	$ 3,622,988	$ 1,007,716,504	.004	.007
AMERICAN FINANCIAL CORPORATION	(084)					
Ordinary		$ 286,355	$ 19,580	$ 22,099,924	....	....
Group		608	....	22,000	....	....
Sub-Totals		286,963	19,580	22,121,924	....	....
Annuities		9,014,976	....	....	.013	
Totals		$ 9,301,939	$ 19,580	$ 22,121,924	.004	....
AMERICAN GENERAL GROUP	(011)					
Ordinary		$ 8,561,451	$ 2,313,838	$ 517,592,817	.006	.006
Group		73,092	7,000	82,763,435	....	.001
Industrial		290,573	396,469	20,434,184	.004	.009
Credit		....	....	511	....	....
Sub-Totals		8,945,116	2,717,307	620,790,947	.005	.004
Annuities		7,977,846	....	....	.011	
Totals		$ 16,922,962	$ 2,717,307	$ 620,790,947	.007	.004
AMERICAN INTERNATIONAL GROUP	(012)					
Ordinary		$ 1,034,953	$ 249,952	$ 119,436,961	.001	.001
Group		147,147	53,943	22,304,000	.001	....
Credit		52,977	....	220,113	.001	....
Sub-Totals		1,235,007	303,895	141,961,074	.001	.001
Annuities		4,800,371	....	....	.007	
Totals		$ 6,035,448	$ 303,895	$ 141,961,074	.002	.001
AMERICAN NATIONAL FINANCIAL	(408)					
Ordinary		$ 4,842,771	$ 1,400,294	$ 267,613,774	.003	.003
Group		95,268	100,091	7,225,145	....	....
Industrial		125,788	105,804	5,667,259	.002	.002
Credit		−23,999	112,826	4,775,687	....	.001
Sub-Totals		5,039,828	1,719,015	285,281,865	.003	.002
Annuities		424,213	....	....	.001	
Totals		$ 5,464,041	$ 1,719,015	$ 285,281,865	.002	.002

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS	Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
ATLANTIC AMERICAN (587)					
Ordinary	$ 697,609	$ 342,911	$ 14,049,318	....	....
Group	....	....	1,240,371	....	....
Sub-Totals	697,609	342,911	15,289,689	....	....
Annuities	2,187	....	....	....	
Totals	$ 699,796	$ 342,911	$ 15,289,689	....	....
AVCO CORPORATION (165)					
Ordinary	$ 2,606,203	$ 1,240,742	$ 190,329,064	.002	.002
Group	588,230	372,500	184,245,642	.002	.003
Credit	2,114,714	466,195	92,970,394	.021	.013
Sub-Totals	5,309,147	2,079,437	467,545,100	.003	.003
Annuities	98,903	....	....	....	
Totals	$ 5,408,050	$ 2,079,437	$ 467,545,100	.002	.003
BALTIMORE LIFE (849)					
Ordinary	$ 140,695	$ 5,378	$ 3,245,582	....	....
Industrial	7,515	....	....	....	....
Sub-Totals	148,210	5,378	3,245,582	....	....
Annuities	1,150	....	....	....	
Totals	$ 149,360	$ 5,378	$ 3,245,582	....	....
BANKERS LIFE (332)					
Ordinary	$ 13,070,610	$ 2,019,666	$ 860,538,725	.009	.010
Group	3,034,036	904,610	562,588,157	.011	.010
Sub-Totals	16,104,646	2,924,276	1,423,126,882	.009	.010
Annuities	6,587,234	....	....	.009	
Totals	$ 22,691,880	$ 2,924,276	$ 1,423,126,882	.009	.010
BENEFICIAL LIFE (615)					
Ordinary	$ 1,651,259	$ 173,242	$ 117,084,000	.001	.001
Group	....	....	13,642	....	....
Sub-Totals	1,651,259	173,242	117,097,642	.001	.001
Annuities	68,090	....	....	....	
Totals	$ 1,719,349	$ 173,242	$ 117,097,642	.001	.001
BENEFICIAL STANDARD (337)					
Ordinary	$ 497,116	$ 90,449	$ 38,885,770	....	....
Group	....	....	10,237,325	....	....
Sub-Totals	497,116	90,449	49,123,095	....	....
Annuities	19,020	....	....	....	
Totals	$ 516,136	$ 90,449	$ 49,123,095	....	....
BENICO HOLDING COMPANY (342)					
Ordinary	$ 319,150	$ 59,467	$ 36,571,325	....	....
Group	52,256	62,494	44,360,689	....	.001
Credit	7,437,591	1,429,036	356,607,210	.075	.049
Sub-Totals	7,808,997	1,550,997	437,539,224	.004	.003
Annuities	3,646,791	....	....	.005	
Totals	$ 11,455,788	$ 1,550,997	$ 437,539,224	.005	.003
BUSINESS MENS ASSURANCE (856)					
Ordinary	$ 2,773,461	$ 604,225	$ 161,053,913	.002	.002
Group	249,663	34,000	47,629,394	.001	.001
Sub-Totals	3,023,124	638,225	208,683,307	.002	.001
Annuities	266,683	....	....	....	
Totals	$ 3,289,807	$ 638,225	208,683,307	.001	.001
CAPITAL HOLDING CORPORATION (034)					
Ordinary	$ 19,033,857	$ 4,495,420	$ 1,205,637,531	.013	.015
Group	3,314,475	1,552,026	756,037,497	.012	.013
Industrial	2,309,187	597,292	61,144,744	.032	.027
Credit	37,202	23,108	2,686,379	....	....
Sub-Totals	24,694,721	6,667,846	2,025,506,151	.013	.014
Annuities	456,459	....	....	.001	
Totals	$ 25,151,180	$ 6,667,846	$ 2,025,506,151	.010	.014
CHARTER INSURANCE (784)					
Ordinary	$ 1,376,265	$ 1,403,588	....	.001	....
Group	15,046	....	....	....	....
Sub-Totals	1,391,311	1,403,588	....	.001	....
Annuities	132,549,781	....	....	.186	
Totals	$ 133,941,092	$ 1,403,588	$	.055	....

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
CHUBB AND SON INCORPORATED	(038)					
Ordinary		$ 4,673,574	$ 708,243	$ 486,337,101	.003	.006
Group		12,954	889	1,849,490	....	....
Industrial		8,824	15,745	774,050	....	....
Sub-Totals		4,695,352	724,877	488,960,641	.003	.003
Annuitias		139,547	....	....	....	
Totals		$ 4,834,899	$ 724,877	$ 488,960,641	.002	.003
CINCINNATI FINANCIAL CORPORATION	(224)					
Ordinary		$ 690,705	$ 54,064	$ 92,615,870	....	.001
Group		....	....	9,506,149	....	....
Sub-Totals		690,705	54,064	102,122,019	....	.001
Annuities		83,137	....	....	....	
Totals		$ 773,842	$ 54,064	$ 102,122,019	....	.001
CNA INSURANCE GROUP	(218)					
Ordinary		$ 6,945,008	$ 3,094,538	$ 523,566,169	.005	.006
Group		1,003,159	1,275,474	219,948,914	.004	.004
Credit		1,099,061	503,080	101,707,429	.011	.014
Sub-Totals		9,047,228	4,873,092	845,222,512	.005	.006
Annuities		247,685	....	....	....	
Totals		$ 9,294,913	$ 4,873,092	$ 845,222,512	.004	.006
COLLEGE GROUP	(346)					
Ordinary		$ 1,924,359	$ 392,334	$ 197,592,000	.001	.002
Sub-Totals		1,924,359	392,334	197,592,000	.001	.002
Annuities		228,112	....	....	....	
Totals		$ 2,152,471	$ 392,334	$ 197,592,000	.001	.002
COMBINED	(317)					
Ordinary		$ 1,801,840	$ 418,606	$ 70,654,014	.001	.001
Group		410,028	112,817	62,982,578	.002	.001
Sub-Totals		2,211,868	531,423	133,636,592	.001	.001
Annuities		3,240	....	....	....	
Totals		$ 2,215,108	$ 531,423	$ 133,636,592	.001	.001
CONNECTICUT MUTUAL	(854)					
Ordinary		$ 15,365,790	$ 7,051,111	$ 1,032,109,257	.011	.013
Group		....	16,250	....	....	....
Sub-Totals		15,365,790	7,067,361	1,032,109,257	.011	.013
Annuities		1,667,698	....	....	.002	
Totals		$ 17,033,488	$ 7,067,361	$ 1,032,109,257	.008	.013
CONSUMERS LIFE INSURANCE	(715)					
Ordinary		$ 32,066	$	$ 1,688,890	....	....
Credit		63,705	19,340	3,060,000	.001	....
Sub-Totals		95,771	19,340	4,748,890	....	....
Annuities		2,594	....	....	....	
Totals		$ 98,365	$ 19,340	$ 4,748,890	....	....
CONTINENTAL CORPORATION	(048)					
Ordinary		$ 1,039,351	$ 647,517	$ 70,562,855	.001	.001
Group		509,784	198,034	58,672,615	.002	.001
Credit		124,326	5,281	7,829,156	.001	.001
Sub-Totals		1,673,461	850,832	137,064,626	.001	.001
Annuities		160,599	....	....	....	
Totals		$ 1,834,060	$ 850,832	$ 137,064,626	.001	.001
COASTAL STATES	(442)					
Ordinary		$ 4,224,143	$ 1,231,433	$ 299,779,726	.003	.004
Group		659,686	205,600	123,447,994	.002	.002
Industrial		1,514,264	539,483	36,302,997	.021	.016
Sub-Totals		6,398,093	1,976,516	459,530,717	.004	.003
Annuities		1,430,611	....	....	.002	
Totals		$ 7,828,704	$ 1,976,516	$ 459,530,717	.003	.003
CREDIT LIFE	(602)					
Ordinary		$ 32,743	$	$ 10,729,168	....	....
Group		158,270	....	12,918,224	.001	....
Credit		65,610	142,284	16,223,925	.001	.002
Totals		$ 256,623	$ 142,284	$ 39,871,317	....	....

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
CUNA MUTUAL	(306)					
Ordinary		$ 248,496	$ 99,528	$ 23,733,326	....	....
Group		2,207,312	1,865,476	535,993,320	.008	.009
Credit		3,196,745	2,524,568	743,340,789	.032	.102
Sub-Totals		5,652,555	4,489,572	1,303,067,435	.003	.009
Annuities		588,088	....	....	.001	
Totals		$ 6,240,643	$ 4,489,572	$ 1,303,067,435	.002	.009
EMPLOYERS REINSURANCE	(327)					
Ordinary		$ 3,222,090	$ 996,777	$ 222,250,416	.002	.003
Group		275,301	124,053	30,698,000	.001	.001
Credit		106,021	76,205	10 325,956	.001	.001
Sub-Totals		3,603,412	1,197,035	263,274,372	.002	.002
Annuities		434,996	....	....	.001	
Totals		$ 4,038,408	$ 1,197,035	$ 263,274,372	.002	.002
EQUITABLE	(452)					
Ordinary		$ 3,467,387	$ 1,240,881	$ 261,825,553	.002	.003
Group		55,238	....	9,825,314	....	....
Sub-Totals		3,522,625	1,240,881	271,650,867	.002	.002
Annuities		389,035	....	....	.001	
Totals		$ 3,911,660	$ 1,240,881	$ 271,650,867	.002	.002
EQUITABLE LIFE OF NEW YORK	(511)					
Ordinary		$ 55,058,123	$ 21,752,025	$ 2,890,796,558	.038	.035
Group		11,037,247	19,871,904	2,496,409,171	.040	.043
Sub-Totals		66,095,370	41,623,929	5,387,205,729	.039	.039
Annuities		27,812,794	....	....	.039	
Totals		$ 93,908,164	$ 41,623,929	$ 5,387,205,729	.039	.039
FARMERS INSURANCE	(069)					
Ordinary		$ 1,396,245	$ 547,609	$ 188,788,155	.001	.002
Group		92,589	15,000	81,053,365	....	.001
Sub-Totals		1,488,834	562,609	269,841,520	.001	.002
Annuities		1,678	....	....	....	
Totals		$ 1,490,512	$ 562,609	$ 269,841,520	.001	.002
FIDELITY MUTUAL	(845)					
Ordinary		$ 7,789,011	$ 1,471,402	$ 315,244,242	.005	.004
Group		46,126	22,500	38,884,928	....	.001
Sub-Totals		7,835,137	1,493,902	354,129,170	.005	.003
Annuities		26,953	....	....	....	
Totals		$ 7,862,090	$ 1,493,902	$ 354,129,170	.003	.003
FINANCIAL SECURITY	(07[illegible])					
Ordinary		$ 3,052,786	$ 1,057,992	$ 260,623,063	.002	.003
Group		281,421	161,500	90,160,608	.001	.002
Sub-Totals		3,334,207	1,219,492	350,783,671	.002	.003
Annuities		9,614	....	....	....	
Totals		$ 3,343,821	$ 1,219,492	$ 350,783,671	.001	.003
FIREMANS FUND	(076)					
Ordinary		$ 1,438,546	$ 187,575	$ 235,682,174	.001	.003
Group		196,473	106,127	60,781,972	.001	.001
Sub-Totals		1,635,019	293,702	296,464,146	.001	.002
Annuities		54,339	....	....	....	
Totals		$ 1,689,358	$ 293,732	$ 296,464,146	.001	.002
FIRST AMERICAN LIFE ASSURANCE	(738)					
Ordinary		$ 1,180	$	$ 843,000	....	....
Group		131,753	....	8,012,000	....	....
Credit		851,242	....	38,874,000	.009	.005
Sub-Totals		984,175	....	47,729,000	.001	....
Annuities		54,494	....	....	....	
Totals		$ 1,038,669	$	$ 47,729,000	....	....
GENERAL AMERICAN	(858)					
Ordinary		$ 6,006,469	$ 1,448,497	$ 284,101,500	.004	.003
Group		1,395,670	724,144	324,482,134	.005	.006
Sub-Totals		7,402,139	2,172,641	608,583,634	.004	.004
Annuities		332,363	....	....	....	
Totals		$ 7,734,502	$ 2,172,641	$ 608,583,634	.003	.004

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
GEORGE WASHINGTON GROUP	(351)					
Ordinary		$ 6,722	$ 83,407	$ 9,034,629	....	....
Group		3,945	....	....	....	....
Credit		94,342	....	3,571,000	.001	....
Sub-Totals		105,009	83,407	12,605,629	....	....
Annuities		278,779	....	....	....	
Totals		$ 383,788	$ 83,407	$ 12,605,629	....	....
GREAT WEST LIFE ASSURANCE	(769)					
Ordinary		$ 1,616,109	$ 332,896	$ 105,757,915	.001	.001
Group		1,187,404	1,068,534	479,591,068	.004	.008
Sub-Totals		2,803,513	1,401,430	585,348,983	.002	.004
Annuities		483,505	....	....	.001	
Totals		$ 3,287,018	$ 1,401,430	$ 585,348,983	.001	.004
GUARDIAN LIFE	(429)					
Ordinary		$ 9,913,254	$ 4,341,702	$ 500,141,598	.007	.006
Group		686,728	776,208	97,993,000	.003	.002
Sub-Totals		10,599,982	5,117,910	598,134,598	.006	.004
Annuities		1,704,116	....	....	.002	
Totals		$ 12,304,098	$ 5,117,910	$ 598,134,598	.005	.004
GULF AND WESTERN	(156)					
Ordinary		$ 1,913,182	$ 335,201	$ 444,954,389	.001	.005
Group		105,431	36,000	83,343,742	....	.001
Credit		1,787,545	453,450	88,068,000	.018	.012
Sub-Totals		3,806,158	824,651	616,366,131	.002	.004
Annuities		33,688,592	....	....	.047	
Totals		$ 37,494,750	$ 824,651	$ 616,366,131	.015	.004
GULF UNITED CORPORATION	(087)					
Ordinary		$ 52,498,761	$ 11,422,556	$ 2,735,587,533	.037	.033
Group		10,863,875	7,027,034	2,104,440,013	.040	.036
Industrial		8,703,221	3,027,666	280,671,050	.122	.123
Credit		921,091	737,025	207,735,302	.009	.028
Sub-Totals		72,986,948	22,214,281	5,328,433,898	.039	.036
Annuities		5,112,235	....	....	.007	
Totals		$ 78,099,183	$ 22,214,281	$ 5,328,433,898	.030	.036
HARTFORD	(091)					
Ordinary		$ 6,947,923	$ 1,565,130	$ 532,999,299	.005	.006
Group		1,403,654	1,957,540	360,822,570	.005	.006
Credit		−245,560	239,918	15,230,000	.002	.002
Sub-Totals		8,106,017	3,762,588	909,051,869	.004	.006
Annuities		6,090,276	....	....	.009	
Totals		$ 14,196,293	$ 3,762,588	$ 909,051,869	.006	.006
HOME INSURANCE	(095)					
Ordinary		$ 654,959	$ 588,238	$ 65,464,268	.001	.001
Group		76,066	125,655	63,043,443	....	.001
Credit		276,221	181,183	82,401,015	.003	.011
Sub-Totals		1,207,246	895,076	210,908,726	.001	.001
Annuities		6,585,666	....	....	.009	
Totals		$ 7,792,912	$ 895,076	$ 210,908,726	.003	.001
I N A	(102)					
Ordinary		$ 5,515,728	$ 2,002,771	$ 457,424,049	.004	.006
Group		2,286,995	1,780,357	317,432,400	.008	.005
Credit		−23,839	118,853	17,308,580	....	.002
Sub-Totals		7,778,884	3,901,981	792,165,029	.004	.005
Annuities		18,043,357	....	....	.025	
Totals		$ 25,822,241	$ 3,901,981	$ 792,165,029	.010	.005
INDEPENDENCE NATIONAL	(529)					
Ordinary		$ 1,623,669	$ 129,650	$ 72,333,589	.001	.001
Group		1,047	....	8,654,727	....	....
Sub-Totals		1,624,716	129,650	80,988,316	.001	.001
Annuities		443,008	....	....	.001	
Totals		$ 2,067,724	$ 129,650	$ 80,988,316	.001	.001

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
INDEPENDENT LIFE AND ACCIDENT	(223)					
Ordinary		$ 20,372,144	$ 4,196,621	$ 1,060,054,670	.014	.013
Group		2,627,052	1,663,900	315,673,110	.010	.005
Industrial		23,396,927	8,761,067	525,191,000	.328	.229
Credit		5,448	1,381	....	....	....
Sub-Totals		46,401,571	14,623,569	1,900,918,780	.025	.013
Annuities		3,669,186	....	....	.005	
Totals		$ 50,070,757	$ 14,623,569	$ 1,900,918,780	.019	.013
INTEGON	(103)					
Ordinary		$ 5,350,123	$ 1,808,496	$ 670,181,820	.004	.008
Group		1,559,482	945,341	343,233,249	.006	.006
Credit		495,004	202,713	30,913,364	.005	.004
Sub-Totals		7,404,615	2,956,550	1,044,328,433	.004	.007
Annuities		364,785	....	....	.001	
Totals		$ 7,769,400	$ 2,956,550	$ 1,044,328,433	.003	.007
INTERFINANCIAL INCORPORATED	(019)					
Ordinary		$ 266,733	$ 164,868	$ 25,767,500	....	....
Credit		1,950,354	637,392	121,009,051	.020	.017
Totals		$ 2,217,087	$ 802,260	$ 146,776,551	.001	.002
J.C. PENNEY	(268)					
Ordinary		$ 2,982,853	$ 611,895	$ 139,602,161	.002	.002
Group		149,651	110,000	21,374,500	.001	....
Sub-Totals		3,132,504	721,895	160,976,661	.002	.001
Annuities		486,389	....	....	.001	
Totals		$ 3,618,893	$ 721,895	$ 160,976,661	.001	.001
JEFFERSON-PILOT	(107)					
Ordinary		$ 11,798,868	$ 2,975,421	$ 710,201,959	.008	.009
Group		2,122,013	1,717,373	450,670,000	.008	.008
Industrial		3,687	13,533	....	....	....
Credit		327,020	240,650	58,672,000	.003	.008
Sub-Totals		14,251,588	4,946,977	1,219,543,959	.008	.008
Annuities		1,080,386	....	....	.002	
Totals		$ 15,331,974	$ 4,946,977	$ 1,219,543,959	.006	.008
JOHN HANCOCK	(356)					
Ordinary		$ 38,007,742	$ 12,732,881	$ 2,206,912,796	.027	.027
Group		4,795,493	3,604,537	1,529,865,000	.018	.027
Industrial		129,913	139,037	5,611,000	.002	.002
Credit		252,559	126,252	46,755,000	.003	.006
Sub-Totals		43,185,707	16,602,707	3,789,143,796	.023	.025
Annuities		38,784,439	....	....	.054	
Totals		$ 81,970,146	$ 16,602,707	$ 3,789,143,796	.032	.025
KANSAS CITY LIFE INSURANCE COMPANY	(588)					
Ordinary		$ 3,257,950	$ 1,011,675	$ 167,520,664	.002	.002
Group		12,250	40,000	2,565,000	....	....
Sub-Totals		3,270,200	1,051,675	170,085,664	.002	.001
Annuities		34,960	....	....	....	
Totals		$ 3,305,160	$ 1,051,675	$ 170,085,664	.001	.001
KEMPER INSURANCE COMPANY	(108)					
Ordinary		$ 6,203,122	$ 1,687,510	$ 1,806,899,736	.004	.022
Group		179,726	211,527	13,456,243	.001	....
Sub-Totals		6,382,848	1,899,037	1,820,355,979	.004	.013
Annuities		28,849,209	....	....	.040	
Totals		$ 35,232,057	$ 1,899,037	$ 1,820,355,979	.015	.013
KNICKERBOCKER LIFE	(475)					
Ordinary		$ 14,290	$	$ 527,481	....	....
Group		878,714	263,676	118,325,000	.003	.002
Sub-Totals		893,004	263,676	118,852,481	.001	.001
Annuities		57	....	....	....	
Totals		$ 893,061	$ 263,676	$ 118,852,481	....	.001
LIBERTY CORPORATION	(737)					
Ordinary		$ 3,121,258	$ 840,786	$ 244,452,502	.002	.003
Group		1,724,901	968,702	218,617,757	.006	.004
Industrial		3,246	....	....	....	....
Credit		29,405	33,536	3,509,960	....	....
Sub-Totals		4,878,810	1,843,024	466,580,219	.003	.003
Annuities		370,767	....	....	.001	
Totals		$ 5,249,577	$ 1,843,024	$ 466,580,219	.002	.003

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
LIBERTY LOAN CORPORATION	(625)					
Credit		$ -7,666	$ 8,758	$ 985,761	....	....
Totals		$ -7,666	$ 8,758	$ 985,761	....	....
LIBERTY NATIONAL	(290)					
Ordinary		$ 23,794,175	$ 4,515,398	$ 1,906,696,507	.017	.023
Group		197,266	45,000	29,453,000	.001	.001
Industrial		6,541,002	2,918,003	148,935,066	.092	.065
Credit		134,271	62,837	10,993,000	.001	.002
Sub-Totals		30,666,714	7,541,238	2,096,007,573	.016	.014
Annuities		1,417,340	....	....	.002	
Totals		$ 32,084,054	$ 7,541,238	$ 2,096,077,573	.012	.014
LIFE INVESTORS	(468)					
Ordinary		$ 984,033	$ 417,501	$ 97,917,658	.001	.001
Group		935,164	413,803	168,502,789	.003	.003
Credit		1,465,056	698,681	224,701,000	.015	.031
Sub-Totals		3,384,253	1,529,985	491,121,447	.002	.003
Annuities		41,073	....	....	....	
Totals		$ 3,425,326	$ 1,529,985	$ 491,121,447	.001	.003
LINCOLN INCOME	(251)					
Ordinary		$ 109,925	$ 1,632	$ 10,988,683	....	....
Sub-Totals		109,925	1,632	10,988,683	....	....
Annuities		4,349	....	....	....	
Totals		$ 114,274	$ 1,632	$ 10,988,683	....	....
LINCOLN NATIONAL	(020)					
Ordinary		$ 23,153,036	$ 6,892,297	$ 2,047,054,553	.016	.025
Group		1,963,251	1,759,850	563,331,789	.007	.010
Credit		....	239,882	....	....	....
Sub-Totals		25,116,287	8,892,029	2,610,386,342	.015	.019
Annuities		1,099,876	....	....	.002	
Totals		$ 26,216,163	$ 8,892,029	$ 2,610,386,342	.011	.019
LUTHERAN MUTUAL	(840)					
Ordinary		$ 396,843	$ 101,719	$ 26,633,501	....	....
Sub-Totals		396,843	101,719	26,633,501	....	....
Annuities		43,865	....	....	....	
Totals		$ 440,708	$ 101,719	$ 26,633,501	....	....
MAC ARTHUR GROUP	(115)					
Ordinary		$ 6,244,959	$ 1,934,032	$ 508,103,467	.004	.006
Group		82,051	29,000	15,925,937	....	....
Sub-Totals		6,327,010	1,963,032	524,029,404	.004	.004
Annuities		2,503,801	....	....	.004	
Totals		$ 8,830,811	$ 1,963,032	$ 524,029,404	$ .004	.004
MANHATTAN LIFE	(804)					
Ordinary		$ 3,556,535	$ 4,065,147	$ 314,218,289	.002	.004
Group		1,521,218	2,172,455	236,464,302	.006	.004
Sub-Totals		5,077,753	6,237,602	550,682,591	.003	.004
Annuities		610,190	....	....	.001	
Totals		$ 5,687,943	$ 6,237,602	$ 550,682,591	.002	.004
MASSACHUSETTS MUTUAL LIFE	(435)					
Ordinary		$ 33,764,324	$ 10,916,100	$ 1,904,469,415	.024	.023
Group		2,324,256	1,806,016	586,426,405	.009	.010
Credit		1,323	298,743	377,120	....	....
Sub-Totals		36,089,903	13,020,859	2,491,272,940	.020	.017
Annuities		1,612,973	....	....	.002	
Totals		$ 37,702,876	$ 13,020,859	$ 2,491,272,940	.015	.017
MCMILLEN GROUP	(225)					
Ordinary		$ 12,273,035	$ 4,505,150	$ 792,532,701	.009	.010
Group		282,183	125,494	672,742,621	.001	.012
Industrial		1,871,913	944,337	72,319,657	.026	.032
Credit		7,082,387	2,200,462	385,303,913	.072	.053
Sub-Totals		21,509,518	7,775,443	1,922,898,892	.011	.013
Annuities		2,573,010	....	....	.004	
Totals		$ 24,082,528	$ 7,775,443	1,922,898,892	.009	.013

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
METROPOLITAN	(241)					
Ordinary		$ 80,285,458	$ 47,713,221	$ 4,258,032,000	.056	.052
Group		24,383,038	59,148,764	6,686,269,290	.089	.116
Industrial		-97,350	2,222,084	89,629,000	.001	.039
Credit		127,401	70,334	66,477,688	.001	.009
Sub-Totals		104,698,547	109,154,403	11,100,407,978	.056	.074
Annuities		19,190,151	....	....	.027	
Totals		$ 123,888,698	$ 109,154,403	$ 11,100,407,978	.048	.074
MINNESOTA MUTUAL	(869)					
Ordinary		$ 3,811,982	$ 1,175,937	$ 277,887,384	.003	.005
Group		3,568,454	2,736,216	698,901,120	.013	.012
Credit		959,299	734,792	150,526,155	.010	.021
Sub-Totals		8,339,735	4,646,945	1,127,314,659	.005	.008
Annuities		737,131	....	....	.001	
Totals		$ 9,076,866	$ 4,646,945	$ 1,127,314,659	.004	.008
MONARCH CAPITAL GROUP	(440)					
Ordinary		$ 8,865,067	$ 896,657	$ 201,675,697	.006	.002
Group		528,944	199,900	63,844,519	.002	.001
Credit		....	....	760	....	....
Sub-Totals		9,394,011	1,096,557	265,520,976	.006	.002
Annuities		5,744,287	....	....	.008	
Totals		$ 15,138,298	$ 1,096,557	$ 265,520,976	.006	.002
MONUMENTAL	(558)					
Ordinary		$ 4,146,562	$ 1,363,737	$ 252,683,656	.003	.003
Group		102,302	....	9,030,199	....	....
Industrial		....	41,604	884,085	....	....
Credit		116,240	47,671	5,843,232	.001	.001
Sub-Totals		4,365,104	1,453,012	268,441,172	.002	.002
Annuities		226,461	....	....	....	
Totals		$ 4,591,565	$ 1,453,012	$ 268,441,172	.002	.002
MUTUAL BENEFIT LIFE INSURANCE COMPANY	(822)					
Ordinary		$ 13,688,538	$ 5,946,652	$ 685,490,040	.010	.008
Group		4,418,760	2,701,309	1,160,281,339	.016	.020
Sub-Totals		18,107,298	8,647,961	1,845,771,379	.011	.013
Annuities		102,132	....	....	....	
Totals		$ 18,209,430	$ 8,647,961	$ 1,845,771,379	.008	.013
MUTUAL LIFE	(395)					
Ordinary		$ 17,258,061	$ 7,762,405	$ 931,976,139	.012	.011
Group		2,020,907	1,615,000	958,531,000	.007	.017
Sub-Totals		19,278,968	9,377,405	1,890,507,139	.011	.014
Annuities		2,489,019	....	....	.003	
Totals		$ 21,767,987	$ 9,377,405	$ 1,890,507,139	.009	.014
MUTUAL OF OMAHA	(261)					
Ordinary		$ 5,440,883	$ 1,951,442	$ 426,847,128	.004	.005
Group		999,405	969,198	338,043,010	.004	.006
Credit		225,927	31,433	10,705,097	.002	.001
Sub-Totals		6,666,215	2,952,073	775,595,235	.004	.005
Annuities		2,216,473	....	....	.003	
Totals		$ 8,882,688	$ 2,952,073	$ 775,595,235	.004	.005
NATIONAL AMERICAN	(180)					
Ordinary		$ 3,606,186	$ 2,224,652	$ 338,085,098	.003	.004
Group		179,831	50,000	5,318,712	.001	....
Credit		237,652	287,078	9,320,257	.002	.001
Sub-Totals		4,023,669	2,561,730	352,724,067	.002	.002
Annuities		259,087	....	....	....	
Totals		$ 4,282,756	$ 2,561,730	$ 352,724,067	.002	.002
NATIONAL FARMERS	(139)					
Ordinary		$ 14,347,974	$ 89,711	$ 55,463,365	.010	.001
Group		179,621	117,000	73,630,162	.001	.001
Sub-Totals		14,527,595	206,711	129,093,527	.009	.001
Annuities		26,996,227	....	....	.038	
Totals		$ 41,523,822	$ 206,711	$ 129,093,527	.017	.001
NATIONAL LIFE	(865)					
Ordinary		$ 13,152,460	$ 4,652,387	$ 684,607,678	.009	.008
Sub-Totals		13,152,460	4,652,387	684,607,678	.009	.008
Annuities		1,076,327	....	....	.002	
Totals		$ 14,228,787	$ 4,652,387	$ 684,607,678	.007	.008

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
NATIONWIDE	(140)					
Ordinary		$ 4,808,541	$ 1,327,677	$ 504,191,480	.003	.006
Group		520,481	160,000	130,533,750	.002	.002
Credit		511,087	135,717	22,434,778	.005	.003
Sub-Totals		5,840,109	1,623,394	657,160,008	.003	.004
Annuities		185,814	....	....	....	
Totals		$ 6,025,923	$ 1,623,394	$ 657,160,008	.002	.004
NEW ENGLAND MUTUAL	(396)					
Ordinary		$ 21,817,570	$ 16,786,345	$ 1,364,741,947	.015	.017
Group		1,218,393	1,393,735	210,072,384	.004	.004
Credit		....	10,598	....	....	....
Sub-Totals		23,035,963	18,190,678	1,574,814,331	.014	.011
Annuities		910,753	....	....	.001	
Totals		$ 23,946,716	$ 18,190,678	$ 1,574,814,331	.010	.011
NEW YORK LIFE	(826)					
Ordinary		$ 58,659,522	$ 20,068,688	$ 3,423,627,493	.041	.042
Group		2,987,173	1,560,576	929,172,127	.011	.016
Sub-Totals		61,646,695	21,629,264	4,352,799,620	.036	.031
Annuities		18,193,956	....	....	.026	
Totals		$ 79,840,651	$ 21,629,264	$ 4,352,799,620	.033	.031
NLT CORPORATION	(272)					
Ordinary		$ 5,793,258	$ 2,031,310	$ 436,927,843	.004	.005
Group		392,452	165,850	158,150,650	.001	.003
Industrial		145,175	157,216	....	.002	....
Sub-Totals		6,330,885	2,354,376	595,078,493	.004	.004
Annuities		134,201	....	....	....	
Totals		$ 6,465,086	$ 2,354,376	$ 595,078,493	.003	.004
NORTHWESTERN NATIONAL	(534)					
Ordinary		$ 2,696,796	$ 1,032,766	$ 247,753,853	.002	.003
Group		1,304,806	724,941	342,043,142	.005	.006
Sub-Totals		4,001,602	1,757,707	589,796,995	.002	.004
Annuities		264,594	....	....	....	....
Totals		$ 4,266,196	$ 1,757,707	$ 589,796,995	.002	.004
OLD REPUBLIC	(150)					
Ordinary		$ 371,243	$ 58,300	$ 116,145,574	....	.001
Group		128,653	50,500	18,647,270	....	....
Credit		880,912	221,522	39,678,199	.009	.005
Totals		$ 1,380,808	$ 330,322	$ 174,471,043	$ .001	.001
OLD SOUTHERN LIFE	(716)					
Ordinary		$ 219,613	$ 11,459	$ 10,502,570	....	....
Totals		$ 219,613	$ 11,459	$ 10,502,570	....	....
PAN AMERICAN LIFE	(525)					
Ordinary		$ 3,026,215	$ 1,129,922	$ 173,364,422	.002	.002
Group		460,848	208,000	105,694,880	.002	.002
Sub-Totals		3,487,063	1,337,922	279,059,302	.002	.002
Annuities		458,726	....	....	.001	
Totals		$ 3,945,789	$ 1,337,922	$ 279,059,302	.002	.002
PEERLESS	(229)					
Ordinary		$ 1,049,367	$ 460,869	$ 82,587,713	.001	.001
Group		306,039	....	6,572,000	.001	....
Sub-Totals		1,355,406	460,869	89,159,713	.001	.001
Annuities		211,391	....	....	....	
Totals		$ 1,566,797	$ 460,869	$ 89,159,713	.001	.001
PENN MUTUAL	(850)					
Ordinary		$ 12,545,691	$ 4,191,582	$ 787,296,335	.009	.010
Group		321,871	167,500	53,580,285	.001	.001
Sub-Totals		12,867,562	4,359,082	840,876,620	.008	.006
Annuities		210,154	....	....	....	
Totals		$ 13,077,716	$ 4,359,082	$ 840,876,620	.005	.005

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
PENNSYLVANIA LIFE	(483)					
Ordinary		$ 10,245,382	$ 1,714,126	$ 1,435,265,568	.007	.017
Group		15,497	6,329	2,377,670	....	....
Credit		98,449	22,271	5,927,185	.001	.001
Sub-Totals		10,359,328	1,742,726	1,443,570,423	.006	.010
Annuities		5,775	....	....	....	
Totals		$ 10,365,103	$ 1,742,726	$ 1,443,570,423	.004	.010
PHYSICIANS MUTUAL	(367)					
Ordinary		$ 660,076	$ 149,110	$ 12,204,155	....	....
Totals		$ 660,076	$ 149,110	$ 12,204,155	....	....
PRESBYTERIAN	(664)					
Ordinary		$ 724,527	$ 195,516	$ 69,733,138	.001	.001
Sub-Totals		724,527	195,516	69,733,138	.001	.001
Annuities		232,154	....	....	....	
Totals		$ 956,681	$ 195,516	$ 69,733,138	....	.001
PROTECTIVE LIFE	(458)					
Ordinary		$ 4,860,603	$ 1,242,538	$ 462,290,788	.003	.006
Group		690,168	386,950	121,698,351	.003	.002
Credit		−18	....	49,741	....	....
Sub-Totals		5,550,753	1,629,488	584,038,880	.003	.004
Annuities		46,063	....	....	....	
Totals		$ 5,596,816	$ 1,629,488	$ 584,038,880	.002	.004
PROVIDENT LIFE	(565)					
Ordinary		$ 7,216,357	$ 1,365,162	$ 554,231,428	.005	.007
Group		5,340,064	3,478,318	1,093,861,871	.020	.019
Credit		14,273	5,058	1,861,451	....	....
Sub-Totals		12,570,694	4,848,538	1,649,954,750	.007	.011
Annuities		97,521	....	....	....	
Totals		$ 12,668,215	$ 4,848,538	$ 1,649,954,750	.005	.011
PROVIDENT MUTUAL	(862)					
Ordinary		$ 5,144,782	$ 1,902,705	$ 320,574,041	.004	.004
Group		686,978	236,219	121,093,409	.003	.002
Sub-Totals		5,831,760	2,138,924	441,667,450	.003	.003
Annuities		140,689	....	....	....	
Totals		$ 5,972,449	$ 2,138,924	$ 441,667,450	.002	.003
PRUDENTIAL	(304)					
Ordinary		$ 107,152,679	$ 48,716,571	$ 6,569,485,242	.075	.080
Group		44,183,096	38,248,414	10,301,585,827	.162	.178
Industrial		−11,656	5,351,255	91,554,314	....	.040
Credit		1,701,222	1,049,303	286,237,518	.017	.039
Sub-Totals		153,025,341	93,365,543	17,248,862,901	.082	.115
Annuities		13,072,397	....	....	.018	
Totals		$ 166,097,738	$ 93,365,543	$ 17,248,862,901	.064	.115
REPUBLIC FINANCIAL SERVICES	(160)					
Ordinary		$ 14,223	$ 22,572	$ 4,180,751	....	....
Group		133	....	30,000	....	....
Credit		94,376	14,717	6,571,621	.001	.001
Totals		$ 108,732	$ 37,289	$ 10,782,372	....	....
RESERVE LIFE	(431)					
Ordinary		$ 5,510,567	$ 2,490,606	$ 806,397,863	.004	.010
Group		353,571	138,869	41,983,227	.001	.001
Credit		44,965	2,198	2,646,139	....	....
Sub-Totals		5,909,103	2,631,675	851,027,229	.003	.006
Annuities		2,367,767	....	....	.003	
Totals		$ 8,276,870	$ 2,631,675	$ 851,027,229	.003	.006
SAFECO	(163)					
Ordinary		$ 791,714	$ 84,684	$ 79,639,882	.001	.001
Group		1,370,529	732,789	308,140,584	.005	.005
Sub-Totals		2,162,243	817,473	387,780,466	.001	.003
Annuities		3,094,030	....	....	.004	
Totals		$ 5,256,273	$ 817,473	$ 387,780,466	.002	.003

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
SECURITY BENEFIT	(870)					
Ordinary		$ 1,618,238	$ 534,167	$ 122,996,081	.001	.001
Group		280,276	250,057	36,721,546	.001	.001
Sub-Totals		1,898,514	784,224	159,717,627	.001	.001
Annuities		41,889	....	....	....	
Totals		$ 1,940,403	$ 784,224	$ 159,717,627	.001	.001
SENTRY INSURANCE	(169)					
Ordinary		$ 715,596	$ 90,534	$ 55,392,117	.001	.001
Group		1,436,290	653,750	169,564,166	.005	.003
Credit		1,810	....	100,169	....	....
Sub-Totals		2,153,696	744,284	225,056,452	.001	.002
Annuities		367,948	....	....	.001	
Totals		$ 2,521,644	$ 744,284	$ 225,056,452	.001	.002
SOUTH CAROLINA INSURANCE	(168)					
Ordinary		$ 351,727	$ 50,292	$ 61,715,783	....	.001
Credit		34,697	246	1,438,220	....	....
Sub-Totals		386,424	50,538	63,154,003	....	.001
Annuities		89,405	....	....	....	
Totals		$ 475,829	$ 50,538	$ 63,154,003	....	.001
SOUTHEASTERN GENERAL	(768)					
Ordinary		$ 1,630,058	$ 216,768	$ 72,276,619	.001	.001
Sub-Totals		1,630,058	216,768	72,276,619	.001	.001
Annuities		411,167	....	....	.001	
Totals		$ 2,041,225	$ 216,768	$ 72,276,619	.001	.001
ST. PAUL	(164)					
Ordinary		$ 3,318,653	$ 300,566	$ 348,633,934	.002	.004
Group		600,661	213,149	141,114,780	.002	.002
Sub-Totals		3,919,314	513,715	489,748,714	.002	.004
Annuities		139,257	....	....	....	
Totals		$ 4,058,571	$ 513,715	$ 489,748,714	.002	.004
STATE AUTOMOBILE MUTUAL	(175)					
Ordinary		$ 3,879,038	$ 2,639,243	$ 352,115,240	.003	.004
Group		234,054	107,500	33,810,641	.001	.001
Sub-Totals		4,113,092	2,746,743	385,925,881	.002	.003
Annuities		459,200	....	....	.001	
Totals		$ 4,572,292	$ 2,746,743	$ 385,925,881	.002	.003
STATE FARM	(176)					
Ordinary		$ 21,620,452	$ 3,940,808	$ 2,443,923,543	.015	.030
Group		811,681	476,927	171,998,764	.003	.003
Credit		20,262	103,149	13,062,798	....	.002
Sub-Totals		22,452,395	4,520,884	2,628,985,105	.012	.018
Annuities		5,115,850	....	....	.007	
Totals		$ 27,568,245	$ 4,520,884	$ 2,628,985,105	.011	.018
STATESMAN	(177)					
Ordinary		$ 1,103,143	$ 224,767	$ 93,017,442	.001	.001
Group		702,992	390,400	152,083,000	.003	.003
Sub-Totals		1,806,135	615,167	245,100,442	.001	.002
Annuities		249,461	....	....	....	
Totals		$ 2,055,596	$ 615,167	$ 245,100,442	.001	.002
SUN LIFE ASSURANCE COMPANY	(549)					
Ordinary		$ 7,900,490	$ 2,441,628	$ 532,026,984	.006	.006
Group		1,076,899	1,384,016	372,464,988	.004	.006
Sub-Totals		8,977,389	3,825,644	904,491,972	.005	.006
Annuities		490,518	....	....	.001	
Totals		$ 9,467,907	$ 3,825,644	$ 904,491,972	.004	.006
TELEDYNE GROUP	(215)					
Ordinary		$ 3,734,896	$ 773,195	$ 165,734,256	.003	.002
Group		204,613	217,050	72,504,059	.001	.001
Industrial		5,248,211	1,196,332	125,261,243	.074	.055
Sub-Totals		9,185,720	2,185,577	363,499,558	.005	.003
Annuities		147,544	....	....	....	
Totals		$ 9,333,264	$ 2,185,577	$ 363,499,558	.004	.003

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
TENNECO INCORPORATED	(820)					
Ordinary		$ 5,427,838	$ 2,146,813	$ 468,644,550	.004	.006
Group		1,204,073	425,375	211,896,825	.004	.004
Industrial		371	4,100	10,393	....	....
Credit		250,569	247,081	60,900,000	.003	.008
Sub-Totals		6,882,851	2,823,369	741,452,368	.004	.005
Annuities		636,326	....	....	.001	
Totals		$ 7,519,177	$ 2,823,369	$ 741,452,368	.003	.005
THE PHOENIX COMPANIES	(403)					
Ordinary		$ 9,188,721	$ 2,969,380	$ 432,057,919	.006	.005
Group		229,379	45,561	17,673,000	.001	....
Sub-Totals		9,418,100	3,014,941	449,730,919	.006	.003
Annuities		444,578	....	....	.001	
Totals		$ 9,862,678	$ 3,014,941	$ 449,730,919	.004	.003
TRANSAMERICA	(185)					
Ordinary		$ 10,396,471	$ 4,283,946	$ 1,536,306,000	.007	.019
Group		2,108,530	1,001,714	659,147,000	.008	.011
Credit		34,223	21,002	11,048,000	....	.002
Sub-Totals		12,539,224	5,306,662	2,206,501,000	.007	.015
Annuities		3,366,241	....	....	.005	
Totals		$ 15,905,465	$ 5,306,662	$ 2,206,501,000	.006	.015
TRANSPORT	(482)					
Ordinary		$ 827,594	$ 2,000	$ 24,722,564	.001	....
Group		68,630	19,000	11,614,387	....	....
Totals		$ 896,224	$ 21,000	$ 36,336,951	.001	....
TRAVELERS	(189)					
Ordinary		$ 89,648,392	$ 7,821,262	$ 1,440,743,715	.063	.018
Group		16,702,724	14,149,220	3,915,367,057	.061	.068
Credit		6,050	4,437	2,251	....	....
Sub-Totals		106,357,166	21,974,919	5,356,113,023	.059	.036
Annuities		2,764,615	....	....	.004	
Totals		$ 109,121,781	$ 21,974,919	$ 5,356,113,023	.043	.036
UNION CENTRAL	(394)					
Ordinary		$ 3,275,847	$ 2,098,246	$ 210,958,625	.002	.003
Group		206,453	194,846	68,851,655	.001	.001
Sub-Totals		3,482,300	2,293,092	279,810,280	.002	.002
Annuities		13,427	....	....	....	
Totals		$ 3,495,727	$ 2,293,092	$ 279,810,280	.001	.002
UNION MUTUAL LIFE	(416)					
Ordinary		$ 1,689,607	$ 812,250	$ 89,539,000	.001	.001
Group		867,415	928,000	360,078,000	.003	.006
Sub-Totals		2,557,022	1,740,250	449,617,000	.002	.003
Annuities		435,290	....	....	.001	
Totals		$ 2,992,312	$ 1,740,250	$ 449,617,000	.001	.003
USAA	(200)					
Ordinary		$ 3,261,747	$ 689,820	$ 445,466,495	.002	.005
Group		4,783	....	1,558,000	....	....
Sub-Totals		3,266,530	689,820	447,024,495	.002	.003
Annuities		2,105,605	....	....	.003	
Totals		$ 5,372,135	$ 689,820	$ 447,024,495	.002	.003
USLIFE	(498)					
Ordinary		$ 11,396,406	$ 4,278,453	$ 1,005,131,775	.008	.012
Group		1,204,410	1,130,872	298,769,479	.004	.005
Credit		773,640	237,435	47,042,968	.008	.006
Sub-Totals		13,374,456	5,646,760	1,350,944,242	.007	.009
Annuities		426,852	....	....	.001	
Totals		$ 13,801,308	$ 5,646,760	$ 1,350,944,242	.004	.009
VOYAGER	(438)					
Ordinary		$ 1,816,743	$ 844,486	$ 100,101,930	.001	.001
Credit		7,013,870	3,289,784	416,937,326	.071	.057
Sub-Totals		8,830,613	4,134,269	517,039,256	.006	.006
Annuities		18,859,149	....	....	.026	
Totals		$ 27,689,762	$ 4,134,269	$ 517,039,256	.012	.006

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

FLORIDA EXPERIENCE BY CLASSIFICATION OF INSURANCE—1982
Life Insurance Companies—Life Insurance and Annuities
Multi-Company Group Totals
(Continued)

LINE OF BUSINESS		Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
WASHINGTON NATIONAL	(260)					
Ordinary		$ 1,858,369	$ 283,347	$ 314,325,779	.001	.004
Group		2,037,754	1,222 434	356,011,000	.007	.006
Industrial		338	....	20,000	....	....
Sub-Totals		3,896,461	1,505,781	670,356,779	.002	.005
Annuities		575,045	....	....	.001	
Totals		$ 4,471,506	$ 1,505,781	$ 670,356,779	.002	.005
WESTERN-SOUTHERN	(836)					
Ordinary		$ 9,892,432	$ 2,775,905	$ 621,275,861	.007	.008
Group		....	16,455	13,708,419	....	....
Industrial		2,342,706	1,436,275	69,013,210	.033	.030
Sub-Totals		12,235,138	4,228,635	703,997,490	.008	.005
Annuities		211,843	....	....	....	
Totals		$ 12,446,981	$ 4,228,635	$ 703,997,490	.006	.005

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

SUMMARY OF CLASSIFICATIONS OF FLORIDA BUSINESS—1982

ALL FIRE, CASUALTY, SURETY AND TITLE INSURANCE COMPANIES, INTER-INSURANCE EXCHANGES (RECIPROCALS) AND ACCIDENT AND HEALTH BUSINESS WITH LIFE INSURANCE COMPANIES

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	$\frac{\text{Losses Incurred}}{\text{Premiums Earned}}$	$\frac{\text{Losses Paid}}{\text{Premiums Earned}}$
Fire	82,432,033	80,358,789	37,359,354	37,688,925	.469	.464
Allied Lines	51,390,021	50,528,964	18,575,410	18,815,327	.372	.367
Farmowners Multiple Peril	6,599,478	6,434,268	4,553,199	4,316,627	.670	.707
Homeowners Multiple Peril	509,176,448	481,719,074	301,972,223	304,496,484	.632	.626
Commercial Multiple Peril	359,107,829	349,621,216	226,690,204	253,968,088	.726	.648
Ocean Marine	52,875,014	50,891,910	39,519,814	56,025,009	1.100	.776
Inland Marine	131,105,251	123,265,396	68,841,641	75,430,989	.611	.558
Miscellaneous	2,722	2,722	400	(2,172)	(.798)	.147
Medical Malpractice	68,298,911	59,864,188	45,832,391	56,322,544	.941	.766
Earthquake	442,457	316,937	....	1,618	.005	....
Group Accident and Health	1,747,552,421	1,763,984,412	1,620,705,228	1,685,298,441	.955	.919
Credit A&H (Group & Individual)	39,240,800	37,846,016	13,941,732	14,028,226	.371	.368
Collectively Renewable A&H	51,183,142	50,395,797	29,998,167	32,926,291	.653	.595
Non-cancellable A&H	69,504,237	66,616,147	27,887,084	45,083,750	.677	.419
Guaranteed Renewable A&H	295,204,931	285,779,115	175,028,148	186,057,526	.651	.613
Non-renewable Stated Rsns. Only A&H	57,860,724	57,296,537	39,929,000	40,241,612	.702	.696
Other Accident Only	8,704,885	8,764,695	4,898,792	4,714,439	.652	.559
All Other A&H	247,075,148	244,362,533	170,703,190	181,945,876	.745	.699
Workers' Compensation	503,974,469	527,902,234	361,084,002	417,218,810	.790	.683
Other Liability	245,014,048	237,815,367	151,899,980	213,642,454	.898	.639
Priv. Passgr. Auto No-Fault (PIP)	212,116,914	205,193,082	144,993,828	144,280,210	.703	.706
Other Priv. Passgr. Auto-Liab.	902,404,692	877,607,927	677,120,379	768,047,700	.875	.714
Commercial Auto No-Fault (PIP)	18,321,170	19,251,537	7,975,645	7,001,467	.364	.414
Other Commercial Auto Liability	222,512,372	214,289,279	207,015,307	260,729,284	1.217	.966
Priv. Passgr. Auto Physical Damage	602,979,962	571,492,001	421,482,255	426,249,568	.746	.738
Commercial Auto Physical Damage	99,906,402	97,911,497	67,283,686	66,170,108	.676	.687
Aircraft (all perils)	23,863,060	22,251,504	18,791,721	16,071,629	.722	.844
Fidelity	16,145,822	15,941,293	10,134,961	12,537,402	.786	.635
Surety	68,370,177	58,294,593	6,912,302	9,818,366	.168	.118
Bail Bonds	11,875,336	11,952,572	758,858	758,717	.063	.063
Glass	799,626	777,129	366,178	328,789	.423	.471
Burglary and Theft	4,942,744	5,068,992	1,688,298	2,296,068	.452	.333
Boiler and Machinery	15,491,524	12,170,515	8,041,536	7,433,257	.610	.660
Credit	4,894,909	6,317,240	2,203,114	3,937,620	.623	.348
Title	66,356,820	61,651,849	4,023,476	4,312,610	.069	.065
Livestock	3,779,600	3,337,295	2,286,933	3,370,198	1.010	.685
Industrial Fire	4,315,839	4,463,091	1,518,687	1,512,396	.338	.340
Mortgage Guaranty	24,535,592	20,668,145	4,666,979	11,803,362	.571	.225
Industrial Extended Coverage	1,023,063	978,525	339,192	338,389	.345	.346
Mobile Home Multiple Peril	31,346,449	30,995,265	14,529,218	14,179,946	.457	.468
Mobile Home Physical Damage	34,767,672	32,107,902	13,127,064	13,504,481	.420	.408
Crop Hail	1,091,366	1,091,366	1,330,707	1,322,946	1.212	1.219
Subtotal—All Accident & Health	2,516,326,288	2,515,045,252	2,083,091,361	2,191,296,161	.871	.828
Subtotal—All other lines	4,382,259,792	4,242,533,465	2,872,918,941	3,213,929,216	.758	.677
Totals	6,898,586,080	6,757,578,717	4,956,010,302	5,405,225,377	.800	.733

ACCIDENT AND HEALTH BUSINESS WITH LIFE INSURANCE COMPANIES

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	$\frac{\text{Losses Incurred}}{\text{Premiums Earned}}$	$\frac{\text{Losses Paid}}{\text{Premiums Earned}}$
Group Accident and Health	1,685,670,520	1,704,380,365	1,563,369,931	1,625,815,160	.953	.917
Credit A&H (Group & Individual)	37,701,895	36,145,785	13,033,669	13,338,512	.369	.361
Collectively Renewable A&H	47,980,323	47,687,558	27,336,452	30,720,722	.644	.573
Non-cancellable A&H	68,070,859	65,184,064	27,371,353	44,490,934	.683	.420
Guaranteed Renewable A&H	274,232,579	267,233,343	162,647,639	171,020,145	.640	.609
Non-renewable Stated Rsns. Only A&H	53,406,471	53,007,876	37,166,205	37,442,175	.706	.701
Other Accident Only	6,766,555	6,902,048	3,900,293	4,857,560	.704	.565
All Other A&H	234,453,652	232,910,492	163,500,340	173,783,277	.746	.702
Totals	2,408,282,854	2,413,451,531	1,998,325,882	2,101,468,485	.870	.828

SUMMARY OF CLASSIFICATIONS OF FLORIDA BUSINESS—1982

FLORIDA
LIFE INSURANCE COMPANIES ONLY

Line of Business	Direct Writings	Direct Losses Paid	In Force. December 1981
Ordinary	141,497,074	34,065,877	7,024,945,659
Group	22,693,728	15,448,011	4,855,124,492
Industrial	41,655,959	14,716,858	1,124,341,290
Credit	41,492,851	16,112,955	2,710,239,337
Sub-Totals	247,339,612	80,343,701	15,714,650,778
Annuities	54,106,354		
Totals	301,445,966	80,343,701	15,714,650,778

ALL LIFE INSURANCE COMPANIES

Line of Business	Direct Writings	Direct Losses Paid	In Force. December 1981
Ordinary	1,430,567,743	451,845,961	82,140,981,774
Group	272,593,383	253,748,840	57,717,297,166
Industrial	71,325,195	33,570,673	2,289,348,547
Credit	98,814,677	37,575,470	7,304,759,043
Sub-Totals	1,873,300,978	776,740,944	149,452,386,530
Annuities	713,240,417		
Totals	2,586,541,395	776,740,944	149,452,386,530

FLORIDA FIRE, CASUALTY, SURETY, AND TITLE INSURANCE COMPANIES, INTER-INSURANCE EXCHANGES (RECIPROCALS) AND ACCIDENT AND HEALTH BUSINESS WITH FLORIDA LIFE INSURANCE COMPANIES

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Losses Incurred / Premiums Earned	Losses Paid / Premiums Earned
Fire	10,918,166	11,784,256	5,000,653	5,748,451	.487	.424
Allied Lines	4,879,335	4,997,813	2,128,433	2,217,842	.443	.425
Farmowners Multiple Peril	4,346,739	4,302,779	3,042,329	2,754,077	.640	.707
Homeowners Multiple Peril	35,482,589	36,305,693	24,396,421	23,237,571	.640	.671
Commercial Multiple Peril	22,716,419	21,827,292	11,660,017	14,095,396	.645	.534
Ocean Marine	1,097,409	1,200,019	1,922,593	1,349,820	1.124	1.602
Inland Marine	18,545,696	18,172,208	8,880,179	9,796,556	.539	.488
Miscellaneous	....	....	....	....	....	....
Medical Malpractice	37,456,619	37,093,538	32,597,710	34,696,040	.935	.879
Earthquake	607	718	....	−16	−.055	....
Group Accident and Health	468,427,862	469,078,822	429,244,658	448,156,262	.955	.915
Credit A&H (Group & Individual)	10,927,719	10,102,898	2,655,169	2,713,635	.268	.262
Collectively Renewable A&H	2,144,921	1,859,460	985,170	1,068,451	.574	.529
Non-cancellable A&H	3,288,424	3,266,313	1,542,534	1,510,995	.462	.472
Guaranteed Renewable A&H	29,095,976	28,821,932	11,310,476	12,476,136	.432	.392
Non-renewable Stated Rsns. Only A&H	820,525	816,639	421,596	383,497	.469	.516
Other Accident Only	812,371	823,040	117,191	114,801	.139	.142
All Other A&H	186,486,993	184,742,501	136,648,194	142,837,431	.773	.739
Workers' Compensation	47,327,335	48,161,036	31,968,100	40,740,964	.845	.663
Other Liability	21,620,005	21,356,353	11,376,895	15,580,368	.729	.532
Priv. Passgr. Auto No-Fault (PIP)	25,809,262	25,053,861	17,237,308	16,684,052	.665	.688
Other Priv. Passgr. Auto-Liab.	82,785,163	83,201,570	57,984,610	65,607,645	.788	.696
Commercial Auto No-Fault (PIP)	861,868	888,811	300,589	277,786	.312	.338
Other Commercial Auto Liability	12,944,717	12,839,376	12,237,885	13,985,627	1.089	.953
Priv. Passgr. Auto Physical Damage	60,123,152	57,345,079	39,235,101	40,141,452	.699	.684
Commercial Auto Physical Damage	6,449,588	6,683,930	3,884,469	3,391,501	.507	.581
Aircraft (all perils)	2,377,193	2,253,759	1,596,735	876,585	.388	.708
Fidelity	820,887	886,022	272,710	362,580	.409	.307
Surety	5,476,593	5,872,824	953,604	1,842,235	.313	.162
Bail Bonds	11,729,396	11,811,260	757,652	757,652	.064	.064
Glass	30,086	35,869	15,456	20,787	.579	.430
Burglary and Theft	143,557	149,895	53,057	64,104	.427	.353
Boiler and Machinery	8,950	7,723	....	....	....	....
Credit	(182,344)	714,835	272,639	188,005	.263	.381
Title	64,485	61,935	....	....	....	....
Livestock	1,692,824	1,460,090	973,905	1,298,905	.889	.667
Industrial Fire	3,874,903	3,922,659	1,408,261	1,419,242	.361	.359
Mortgage Guaranty	160,492	114,812	16,930	38,499	.335	.147
Industrial Extended Coverage	977,341	931,439	334,259	338,270	.363	.358
Mobile Home Multiple Peril	20,151,915	20,038,206	8,835,140	8,288,483	.413	.440
Mobile Home Physical Damage	7,054,086	5,688,359	2,446,747	2,730,048	.479	.430
Crop Hail	1,062,930	1,062,930	1,295,437	1,295,437	1.218	1.218
Subtotal—All Accident & Health	702,004,791	699,511,605	582,924,988	609,261,208	.871	.833
Subtotal—All other lines	448,807,963	446,227,249	283,085,824	309,825,964	.694	.634
Totals	1,150,812,754	1,145,738,854	866,010,812	919,087,172	.802	.756

SURPLUS LINES SECTION

TOTAL PREMIUM FOR THE YEAR OF 1982
(Preliminary)

TAXABLE PREMIUM

Casualty, Fire, Inland Marine and Surety Premiums	$108,923,553.94	
Aviation Premiums	1,210,797.07	
Ocean Marine Premiums	3,189,388.28	
Total Taxable Premiums		$113,323,739.29

NON-TAXABLE PREMIUM

Aviation Premiums	$ 10,394,549.93	
Ocean Marine Premiums	5,913,886.48	
Governmental Premiums	10,626,121.57	
Out of State Risks Premiums	686,288.57	
Total Non-Taxable Premiums		$ 27,620,846.55
Total All Premiums		$140,944,585.84
TOTAL TAXES PAID IN 1982		$ 3,399,604.30

COMPANIES ELIGIBLE FOR WRITING ALL LINES OF COVERAGE

Admiral Insurance Company
P.O. Box 3030
Haddonfield, N.J. 08033
AA Mutual International Insurance Co. Ltd.
35 Seething Lane
London, EC3N 4AH, England
Agricultural Excess and Surplus Ins. Co.
580 Walnut Street
Cincinnati, Ohio 45202
Alliance Insurance Company, Inc.
1122 North Main Street
McPherson, Kansas 67460
Allianz International Ins. Co., Ltd.
Ten Trinity Square
London, EC3P 3AX, England
Allianz Underwriters, Inc.
Box 54897, Terminal Annex
Los Angeles, Calif. 90054
Ambassador Insurance Company
8400 River Road
North Bergen, New Jersey 07047
American Colonial Ins. Co.
959 Brighton Ave.
Portland, Maine 04102
American Deposit Insurance Company
1330 Classen Building
Oklahoma City, Oklahoma 73106-6889
American Excess Insurance Co.
One Liberty Plaza, 91 Liberty St.
New York, New York 10006
American Special Risk Insurance Company
1700 Commerce Drive
Atlanta, Georgia 30325
Andrew Weir Insurance Co., Ltd.
21 Bury Street
London EC3A SAU, England
Angelina Casualty Co.
305 Angelina Building
Lufkin, Texas 75901
Assicurazioni General, S.P.A., U.K.
117 Fenchurch Street
London EC3M 5DY, England
Associated Electric & Gas Ins. Services, Ltd.
P.O. Box 1617
Hamilton 5-24, Bermuda
Associated International Ins. Co.
3450 Wilshire Blvd.—Suite 201
Los Angeles, California 90010
Assurances Generales de France I.A.R.T.
87 Rue de Richelieu
75002 Paris, France
Bellefonte Re Insurance Company
11370 Reed Hartman Highway
Cincinnati, Ohio 45241
Bellefonte Underwriters Ins. Co.
1221 River Bend Drive
Dallas, Texas 75247
Belvedere Insurance Co., Limited
P.O. Box 1643
Hamilton 5, Bermuda
Bermuda Fire & Marine Ins. Co. Ltd.
P.O. Box 1007
Hamilton 5, Bermuda
Bishopsgate Insurance Plc.
1 Houndwell Place
Southampton, England S01 1HU
British Law Ins. Co., Ltd.
157 Leadenhall Street
London EC 3, England
British National Ins. Co., Limited
52-54 Leadenhall St., 3rd Floor
London, EC3A 2BS England
Brittany Insurance Co., Ltd.
Reid House, Church Street
Hamilton 5, Bermuda
Bryanston Insurance Co., Ltd.
37-39 Lime Street
London EC3M 7AY, England
CNA Reinsurance of London Limited
125-135 Fenchurch Street
London, EC3M 5DJ, England
California Union Insurance Company
P.O. Box 76950
Los Angeles, California 90076
Canal Indemnity Company
P.O. Box 7
Greenville, South Carolina 29602
Casualty Indemnity Exchange
235 East High Street
Jefferson City, Missouri 65101
Century-National Insurance Co.
12200 Sylvan Street
North Hollywood, California 91606
Chesapeake Casualty Co.
145 Franklin Turnpike
Ramsey, N.J. 07446
City Insurance Company (U.K.) Ltd.
Tower House, Primitive Square
London EC3N 4HR, England
Columbia Casualty Co.
CNA Plaza
Chicago, Illinois 60685
Commercial Union Assurance Co. Ltd.
St. Helens, 1 Undershaft
London, EC3P 3DQ, England
Commonwealth Insurance Co.
715-Two Bentall Centre
Vancouver, B.C., Canada V7X 1J3
Compagnie d'Assurances Maritimes Aeriennes et
Terrestre Camat
9 Rue des Filles St. Thomas-2F
Paris, France
Comstock Insurance Company
2500 Wilshire Boulevard
Los Angeles, California 90057
Constitution State Insurance Company
One Tower Square
Hartford, Connecticut 06115
Copenhagen Reinsurance Company (U.K.) Ltd.
24 Lime Street
London, EC3M 7HR, England
Danish Marine Insurance Co., Ltd.
11 Niels Juelsgade
DK-1016 Copenhagen K, Denmark
Dart & Kraft Insurance Co., Ltd.
20-21 Red Lion Court
London, EC4A 3ED, England
Dominion Ins. Co., Ltd.
92-94 Gracechurch Street
London EC3V 0DE, England
Early American Ins. Co.
P.O. Box 390
Fort Worth, Texas 76101
Economic Insurance Co., Ltd.
105 Fenchurch Street
London EC3, England
El Paso Insurance Co., Ltd.
20-21 Red Lion Court
London EC4A 3ED, England
Empire Indemnity Insurance Company
1624 Douglas Street
Omaha, Nebraska 68102
Employers National Insurance Corp.
P.O. Box 2759
Dallas, Texas 75221
English & American Ins. Co., Ltd.
Tower House-39 Trinity Square
London EC3N 4HR, England
Ennia Insurance Company (U.K.) Ltd.
210-212 Borough High Street
London SEI IJY, England
Equitable General Ins. Co. of Oklahoma
1285 Ave. of the Americas
Area 12 F
New York, N.Y. 10019
Equity General Insurance Co.
3250 Wilshire Boulevard
Los Angeles, California 90010
Evanston Insurance Company
One American Plaza
Evanston, Illinois 60201
Excess Insurance Co., Ltd.
40 Lime Street
London EC3, England
Falcon Insurance Company
One Beacon Street
Boston, Massachusetts 02109
First State Ins. Co.
60 Batterymarch St.
Boston, Massachusetts 02110
Folksam International Ins. Co. (U.K.) Ltd.
14 Fenchurch Ave., Second Floor
London EC3M 5BS, England
Fuji Fire & Marine Ins. Co. (U.K.) Ltd.
Tower House, 38 Trinity Square
London EC3N 4HR, England
Gan Incendie Accidents
2 Rue Pillet-Will
75448 Paris CEDEX 09, France
General Agents Insurance Company of America, Inc.
Post Office Box 17568
Fort Worth, Texas 76102
Gibraltar Casualty Company
213 Washington Street
Newark, N.J. 07101
Glacier General Assurance Company
111 North Higgins Avenue
Missoula, Montana 59801
Great American Surplus Lines Ins. Co.
10495 Montgomery Road
Cincinnati, Ohio 45242
Great Falls Insurance Co.
717 Market Street
San Francisco, California 94103
Great Southwest Surplus Lines Ins. Co.
P.O. Box 29420
Scottsdale, Arizona 85258
Guaranty National Insurance Company
P.O. Box 3329
Englewood, Colorado 80155
Guildhall Insurance Company, Ltd.
1 Bartholomew Lane
London EC2, England
Hallmark Insurance Company, Inc.
P.O. Box 5269
Madison, Wisconsin 53705

Holland America Insurance Co.
2601 Wilshire Blvd.
Los Angeles, California 90057
Home Insurance Co. of Illinois
10 South Riverside Plaza
Chicago, Illinois 60680
Hudson Insurance Company
280 Park Avenue
New York, New York 10017
Illinois Emcasco Insurance Co.
715 Enterprise Drive
Oakbrook, Illinois 60521
Illinois Employers Ins. Co. of Wausau
7411 Lake Street
River Forest, Illinois 60305
Illinois Union Ins. Co.
1600 Arch St.
Philadelphia, PA 19101
Indemnity Marine Assurance Co., Ltd.
St.Helens, 1 Undershaft
London EC3P, 3DQ, England
Insco, Limited
Post Office Box 268
Hamilton 5, Bermuda
Insurance Company of North America (U.K.) Ltd.
Ina House, 8 Lime Street
London EC3M 7NA, England
Insurance Corp. of Ireland, Ltd.
Burlington House, Burlington Rd.
Dublin 4, Republic of Ireland
International Indemnity Co.
Post Office Box 105051
Atlanta, Georgia 30348
International Surplus Lines Ins. Co.
233 South Wacker Drive
Chicago, Illinois 60604
Interstate Fire & Casualty Company
55 East Monroe
Chicago, Illinois 60603
Kemper Reinsurance London, Ltd.
Tower House—38 Trinity Square
London EC3N 4HR, England
La Concorde Compagnie d'Assurance
5 Rue de Londres
Paris 9E, France
La Reunion Francaise, S.A.
7 Rue de la Bourse
Paris, France
Lafayette Insurance Company
P.O. Box 53265
New Orleans, LA 70153
Landmark Insurance Co.
3699 Wilshire Boulevard
Los Angeles, Calif. 90010
Lexington Insurance Company
100 Summer Street
Boston, Massachusetts 02110
Lincoln Insurance Company
Post Office Box 220
Princeton, New Jersey 08540
Lombard Elizabethan Insurance P.L.C.
3 Lombard Street
London EC3V 9AQ, England
London and Hull Maritime Ins. Co., Ltd.
Maritime House, West St.
Farnham, Surrey, GU9 7AZ, England
Marine Insurance Company Ltd.
One Cornhill
London, EC3Y 3QR, England
Mentor Insurance Limited
Post Office Box 1563
Hamilton, Bermuda
Midland Property and Casualty Ins. Co.
160 Water Street
New York, New York 10038
Minster Insurance Company Ltd.
Minster House Arthur Street
London EC4R 9BJ, England
Monticello Insurance Company
One Park Avenue
New York, New York 10016
Mount Hawley Insurance Company
9025 North Lindbergh Drive
Peoria, Illinois 61615
Mount Vernon Fire Insurance Company
1030 Continental Drive
King of Prussia, Pennsylvania 19406
Mutual Fire Marine & Inland Ins. Co.
Suite 1200, Three Parkway
Philadelphia, Pennsylvania 19103
Mutual Reinsurance Co., Ltd.
Box 1179, Reid House
Hamilton 5, Bermuda
National Chiropractic Mutual Ins. Co.
2840 Ingersoll Avenue
Des Moines, Iowa 50312
Nippon Fire & Marine Ins. Co. (U.K.) Ltd.
Tower House, 38 Trinity Square
London, EC3N 4HR, England
North Atlantic Ins. Co., Limited
52-54 Leadenhall St., 3rd Floor
London, EC3A 2BS England
Northbrook Excess and Surplus Ins. Co.
Allstate Plaza
Northbrook, Illinois 60062
North Star Excess Ins. Corp.
P.O. Box 10009
Stamford, Conn. 06904
Northern Assurance Company, Ltd.
St. Helens, 1 Undershaft
London, England EC3P 3DQ
Northern Maritime Ins. Co., Ltd.
4 5 King William Street
London EC4, England
Northfield Insurance Company
630 Hamm Building
St. Paul, Minnesota 55102
North-West Insurance Company
350 Morgan Building
Portland, Oregon 97205
Norwich Union Fire Ins. Society, Ltd.
P.O. Box 6, 14 Surrey Str.
Norwich, NR1 3NS, England
Nutmeg Insurance Company
Hartford Plaza
Hartford, Connecticut 06115
Ocean Marine Insurance Co., Ltd.
St. Helens, 1 Undershaft
London EC3P 3DQ, England
Oregon Automobile Ins. Co.
P.O. Box 74
Portland, Oregon 97207
Orion Insurance Co. P.L.C.
70-72 King William St.
London EC 4, England
Pacific Insurance Company
4201 Wilshire Boulevard
Los Angeles, California 90010
Pacific Insurance Company, Ltd.
P.O. Box 1140
Honolulu, Hawaii 96807
Penn-America Insurance Co.
420 South York Road
Hatboro, PA 19040
Phoenix Assurance Public Limited Co.
4-5 King William St.
London EC4P4HR, England
Pine Top Insurance Company
Greyhound Tower, Suite 200
Phoenix, Arizona 85077
Pine Top Ins. Co. Limited
107/112 Leadenhall Street
London EC3A 4AD, England
Planet Assurance Co., Ltd.
1 Bartholomew Avenue
London, England EC2N 2AB
Pohjola Ins. Co., (U.K.) Ltd.
Tower House, 38 Trinity Square
London EC3N 4HR, England
Polaris Assurance A/S
Storting Gaten 18
Oslo, Norway
Puritan Excess & Surplus Lines Ins. Co.
P.O. Box 8900
Stamford, Conn. 06904
Reliance Ins. Co. of Illinois
2850 East Golf Road
Rolling Meadows, Illinois 60008
Remco Ins. Co.
P.O. Box 6160
Harrisburg, PA 17112
Riunione Adriatica Disicurta
Corso Italia 23
20122 Milan, Italy
River Thames Insurance Co., Ltd.
143-149 Fenchurch Street
London EC3, England
Rockwood Insurance Company
554 Main Street
Rockwood, PA 15557
Royale Belge Incendie Reassurance
Boulevard du Souverain 25
Brussels 1170, Belgium
Royal Insurance Co., Ltd.
Bow Bells House
London, England EC4M 9ER
Safety Mutual Casualty Corp.
1034 South Brentwood Blvd.
St. Louis, Missouri 63117
St. Katherine Insurance Co., PLC
15-18 Lime Street
London, EC3M 7AP, England
St. Paul Surplus Lines Ins. Co.
385 Washington Street
St. Paul, Minnesota 55102
Scan Re-Insurance Co., Ltd.
4 Borough High Street
London, SE1 9QQ, England
Scottish Lion Ins. Co., Ltd.
4 St. Mary Avenue
London EC3A 8BP, England
Scottsdale Insurance Co.
P.O. Box 8460
Scottsdale, Arizona 85252
Security National Insurance Co.
Post Office Box 225028
Dallas, Texas 75265
Simcoe and Erie General Ins. Co.
505 York Boulevard
Hamilton, Ontario L8N 3S3
Skandia Insurance Company, Ltd.
Sveavagen 44
S-103 60 Stockholm, Sweden
Southern American Insurance Co.
5350 Poplar Avenue
Memphis, Tennessee 38117
Southampton Ins. Co., Ltd.
P.O. Box 1641
Hamilton 5, Bermuda
Sovereign Marine & General Insurance Co., Ltd.
Ten Trinity Square
London EC3P 3AX, England
Sphere Drake Insurance PLC
22 Billiter Street
London EC3M 25A, England
Storebrand Insurance Co. (U.K.) Ltd.
Ten Trinity Square
London, EC3P 3AX, England
Sumitomo Marine & Fire Ins. Co. (Europe) Ltd.
19/21 Billiter St.
Attn: David Napier
London, EC3M 2RY, England
T.H.E. Insurance Company
52 Church Street
Boston, Massachusetts 02116
Taisho Marine & Fire Ins. Co. (U.K.) Ltd.
Ten Trinity Square
London, EC3P 3AX, England
Telect Insurance Company Limited
Washington Mall, Church Street
Hamilton 5-31, Bermuda
Terra Nova Insurance Co., Ltd.
Terra Nova House, 41-43 Mincing Ln.
London, EC3P 3BE, England
Threadneedle Ins. Co., Ltd.
1 Threadneedle Street
London, EC2R 8BE, England
Through Transport Mutual Ins. Assn. Ltd.
Mercury House, P.O. Box 665
Hamilton, 5, Bermuda
Tokio Marine & Fire Ins. Co. (U.K.) Ltd.
Ten Trinity Square
London, EC3P 3AX, England
Tudor Insurance Company
100 East 46th Street
New York, New York 10017
Turegum Insurance Company
Plantation House 31-35 Fenchurch St.
London EC3M 3DL, England
Underwriters at Lloyd's, London
Lime Street
London, England EC3M 7HA
Unigard Indemnity Co.
1215 Fourth Ave.
Seattle, Wash. 98161
UnionAmerica Insurance Co., Ltd.
85 Gracechurch Street
London, EC3V 0AA, England
Union International Ins. Co. Ltd. (U.S. Branch)
2700 Two Ina Plaza
Philadelphia, PA 19103
United National Insurance Co.
1737 Chestnut Street
Philadelphia, Pennsylvania 19103
Vanguard Underwriters Ins. Co.
P.O. Box 223000
Dallas, Texas 75222
Walbrook Insurance Co., Ltd.
20-21 Red Lion Court
London EC4A 3ED, England
Western World Insurance Company, Inc.
50 South Franklin Turnpike
Ramsey, New Jersey 07446
Wilshire Insurance Company
5670 South Syracuse Circle, Suite 500
Englewood, Colorado 80111
Wurttembergische Feurversicherung
Johannesstrasse 7, Postfach 60
7000 Stuttgart 1, Germany
Yasuda Fire & Marine Ins. Co., Ltd.
26-1, Nishi-Shinjuku, 1-Chome
Tokyo, Japan
Yasuda Fire & Marine Insurance Co. (U.K.) Ltd.
Dunster House, Mark Lane
London, EC3P 3AD, England
Zale Indemnity Company
3000 Diamond Park Drive
Dallas, Texas 76247
Zurich-American Ins. Co. of Ill.
231 North Martingale Road
Schaumburg, Illinois 60196
Zurich International Ltd.
Post Office Box 589
Hamilton 5, Bermuda

COMPANIES ELIGIBLE FOR WRITING AVIATION AND OCEAN MARINE RISKS ONLY

Aviation & General Ins. Co., Ltd.
155-157 Minories
London EC 3N, 1QP, England
British Aviation Ins., Co., Ltd.
3 4 Lime Street
London EC3, England
British Reserve Ins. Co., Ltd.
118-119 Fenchurch St.
London EC3, England
British Traders Ins. Co., Ltd.
78 79 80 Cornhill
London EC3, England
Compagnie Belge d'Assur. Aviation
4 Place de Louvain
Brussels, Belgium
Cornhill Ins. Public Limited Co.
32 Cornhill
London EC3, England
Ennia Schadever Zekering N.V.
Churchillplein
The Hague, Netherlands
Guardian Royal Exchange Assurance PLC
81 & 82 Cornhill
London EC3, England
Iron Trades Mutual Ins. Co., Ltd.
21-24 Grosvenor Place
London SW1, England
National Emp. Mu. Gen. Ins. Assn., Ltd.
Nat'l. Emp. House Bury Street
London EC3, England
Oceanus Mutual Underwriting Assn., Ltd.
49 Leadenhall Street
London EC3, England
Provincial Ins. Public Ltd. Co.
100 Cannon Street
London EC4, England
Prudential Assurance Co., Ltd.
142 Holborn Bars
London, EC1N 2NH, England
River Plate Reinsurance Co., Ltd.
Casilla Correon N73
Montevideo, Uruguay
Road Transport & Gen. Ins. Co., Ltd.
Hyde Park Corner
London SW1, England
Sampo Mutual Ins. Co.
Yliopistonkatu 27
Turku 10, Finland
The Phoenix Greek General Ins. Co. S.A.
2, Omirou Street
Athens 133, Greece
Ulster Marine Ins. Co., Ltd.
1 Bex House—42/47 Minories
London EC3N 1 BX, England

SURPLUS LINES

TOTAL PREMIUM FOR THE YEAR OF 1982
BY COMPANIES

Foreign	77,767,696.84
Lloyds	46,522,454.99
British	285.90-
South American	0.00
Other Alien	16,654,719.91
Total	$140,944,585.84

SUMMARIES BY LINE OF INSURANCE

SUMMARY OF PRODUCTS LIABILITY INSURANCE EXPERIENCE FLORIDA DATA FOR CALENDAR YEARS 1980, 1981, AND 1982

	1980	1981	1982
Premiums Written	$42,091,807	$42,606,829	$33,954,609
Premiums Earned	$42,153,226	$43,735,384	$34,524,202
Unearned Premiums	$ 9,724,334	$ 8,193,180	$ 7,478,565
Dollar Amount of Claims Paid	$12,231,639	$12,876,268	$16,207,220
Incurred Claims, not including claims incurred but not reported	$20,392,088	$21,148,378	$21,318,627
Number of Claims Closed without Payment	8,899	1,984	2,063
Amount Reserved for Claims Closed without Payment	$ 3,019,898	$ 4,078,879	$ 5,301,452
Amount Reserved for Unpaid Claims, not including claims incurred but not reported	$30,413,262	$38,777,069	$43,980,268
Amount Reserved for Claims incurred but not reported	$20,906,400	$27,328,537	$27,602,369
Losses Paid as a Percentage of the amount reserved for the losses	116%	106%	107%
Net investment income plus other income	$ 5,223,202	$ 6,246,243	$ 6,209,807
Underwriting income or loss	–$ 5,364,094	–$ 9,410,869	–$11,295,263
Expenses:			
Loss adjustment expense, excluding defense costs	$ 4,731,751	$ 6,071,568	$ 5,341,264
Commissions	$ 5,929,607	$ 6,089,526	$ 4,987,494
General expense, excluding home office	$ 2,104,464	$ 2,454,059	$ 2,671,781
Advertising	$ 98,457	$ 115,202	$ 102,952
Home office	$ 1,044,798	$ 1,388,507	$ 1,364,603
Defense costs	$ 4,421,430	$ 6,046,229	$ 6,389,492
Other acquisition, excluding advertising	$ 1,702,162	$ 2,103,760	$ 2,095,856
Taxes, licenses and fees	$ 1,154,744	$ 1,236,857	$ 1,138,173
Total Expenses	$21,187,413	$25,505,708	$24,091,615

FLORIDA AUTOMOBILE INSURANCE EXPERIENCE
Calendar Year 1981

	Private Passenger Automobile	Commercial Automobile	Private Passenger and Commercial Automobile
Premium	$1,330,408,596	$285,411,185	$1,615,819,781
Unearned Premium at Beginning of Year	389,531,334	94,228,172	483,759,506
Unearned Premium at End of Year	441,944,321	96,537,285	538,481,606
Premium Earned	1,275,344,948	283,818,091	1,559,163,039
Losses Paid	860,744,095	197,600,627	1,058,344,722
Reserves for Outstanding Losses at Beginning of Year Excluding IBNR	433,722,404	170,321,375	604,043,779
Reserves for Outstanding Losses at End of Year Excluding IBNR	568,289,302	211,496,344	779,785,646
Incurred Losses Excluding IBNR	995,310,993	238,775,596	1,234,086,589
Reserves for IBNR at Beginning of Year	143,830,497	54,861,541	198,692,038
Reserves for IBNR at End of Year	184,186,625	66,851,559	251,038,184
Incurred Losses Including IBNR	1,035,667,121	250,765,614	1,286,432,735
Loss Adjustment Expense Incurred	151,245,199	42,773,184	194,018,383
All Other Expenses Excluding Dividends	307,277,551	87,192,128	394,469,679
Policyholder Dividends Paid	8,621,680	1,160,018	9,781,698
Underwriting Gain (or Loss)	−227,466,603	−98,072,853	−325,539,456
Net Investment Gain (or Loss)	70,428,963	26,208,018	96,636,981
Net Gain (or Loss)	−157,037,640	−71,864,835	−228,902,475

NOTE: Includes Florida Joint Underwriting Association Participation

SUMMARY OF MOTOR VEHICLE INSURANCE LOSS AND EXPENSE EXPERIENCE REQUIRED BY SECTION 627.331, F.S.

Florida Private Passenger Automobile Experience
Accident Years 1979, 1980, and 1981
With Valuation as of March 31, 1982

	Accident Year 1981 as of March 31, 1982	Accident Year 1980 as of March 31, 1982	Accident Year 1979 as of March 31, 1982	Accident Years 1979, 1980 and 1981 as of March 31, 1982
Calendar Year Earned Premium	$1,275,796,672	$1,099,682,847	$966,206,685	$3,341,686,204
Accident Year Paid Losses	662,921,312	655,841,437	557,925,259	1,876,688,008
Accident Year Reserves Outstanding	316,775,071	125,214,709	51,301,482	493,291,262
Allocated Loss Adjustment Expense Incurred	27,718,831	25,071,743	24,252,681	77,043,255
Unallocated Loss Adjustment Expense Incurred	113,150,812	94,529,080	74,193,315	281,873,207
Accident Year Incurred Loss and Loss Adjustment Expense	1,120,566,026	900,656,969	707,672,737	2,728,895,732
Developed Loss and Loss Adjustment Expense Incurred	1,173,652,292	915,166,496	712,468,908	2,801,287,696
Policyholder Dividends	8,654,160	9,858,702	17,681,270	36,194,132
All Other Expenses	306,792,669	263,128,288	233,245,804	803,158,761
Underwriting Gain (or Loss)	−213,302,449	−88,462,639	2,810,703	−298,954,385

NOTE: Includes Florida Joint Underwriting Association Participation

SUMMARY OF WORKERS' COMPENSATION INSURANCE EXPERIENCE REQUIRED BY SECTION 624.435, F.S.

Accident Years 1980, 1981, AND 1982 with Valuation as of 12/31/82

	1980 Valuation as of December 1982	1981 Valuation as of December 1982	1982 Valuation as of December 1982
Direct Premiums Written	$538,462,824	$548,982,379	$454,451,852
Direct Premiums Earned	$516,863,523	$552,625,969	$479,199,661
Dividends Paid/Credited	$25,955,819	$27,652,930	$34,884,428
Losses Paid	$207,156,961	$199,744,619	$124,739,643
Allocated Loss Adjustment Expense Paid	$8,511,801	$5,862,307	$2,918,075
Unallocated Loss Adjustment Expense Paid	$20,220,875	$20,754,953	$18,129,389
Number Claims O/S	2,059,256	11,359	37,581
Losses Unpaid	$115,511,346	$150,616,319	$242,702,895
Allocated & Unallocated Loss Adjustment Expense Unpaid	$12,632,658	$16,633,980	$28,715,115
Losses Paid plus All Loss Adjustment Expense Paid (4+5+6)	$235,889,637	$26,361,879	$145,787,107
Losses Paid plus Losses Unpaid (4+8)	$322,668,307	$350,360,938	$367,442,538
Total Accident Year Including Loss plus All Loss Adjustment Expense (8+9+10)	$364,033,641	$393,612,178	$417,205,117
Ratio—Allocated LAE Paid to Losses Paid (5/4)	4.11%	2.93%	2.34%
Ratio—Unallocated LAE Paid to Losses paid (6/4)	9.76%	10.39%	14.53%
Total Loss Adjustment Expense Factor (12/11)	112.820%	112.345%	113.543%
Ratio—Losses Paid plus All LAE Paid to Premium Earned (10/12)	45.64%	40.96%	30.42%
Ratio—Total Accident Year Including Losses plus All LAE to Premium Earned (12/2)	70.43%	71.23%	87.06%
Ratio—Total Accident Year Including Losses plus All LAE to Premium Earned Adjusted for Dividends ((12+3)/2)	75.45%	76.23%	94.34%
Average Unpaid Loss per Outstanding Claim (8/7)	$56	$13,260	$6,458
Average Unpaid Loss plus Unpaid LAE per Outstanding Claim ((8+9)/7)	$62	$14,724	$7,222

WORKERS' COMPENSATION INSURANCE

FLORIDA TOTAL CLASSIFICATION EXPERIENCE DECEMBER 1979–NOVEMBER 1980 POLICY PERIOD—FIRST REPORT BASIS

Coverage	Exposure	Manual Premium	Standard Premium	Injury Expenses	Claim Type	Indemnity Count	Medical Losses	Losses
Full	24,710,919,543	670,001,738	681,616,824	156,122,931				
Ex-Med	9,708,304	141,035	99,034					
					Death	161	5,287,442	752,787
					Perm. Tot.	49	6,262,039	8,570,038
					Major P.P.	2,850	52,505,894	38,801,644
					Minor P.P.	2,553	8,525,647	10,160,867
					Temp. Tot.	40,958	38,080,595	49,009,389
					Med. Only	202,374	....	25,645,555
					Cont. Med.	....	....	35,389

SUMMARY OF INSURER EXPERIENCE FOR FLORIDA BAILBOND BUSINESS REQUIRED BY F.S. 648.365
JANUARY 1, 1983–JUNE 30, 1983

	Accredited Surety & Casualty Co.		Allegheny Mutual Casualty Co.		Allied Fidelity Insurance Co.		American States Insurance Co.		Bankers Insurance Co.		Classified Insurance Corp.	
	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount
a. Total commissions paid to all bondsmen in Florida this period	N/A	$2,999,815	N/A	$ 103,203	N/A	$1,544,790	NO BUSINESS WRITTEN		N/A	$ 695,043	N/A	$ 75,434
b. Bonds executed	19,318	32,181,459	468	1,017,194	13,098	18,087,810			7,180	8,265,903	155	874,150
c. Defendants from whom bonds were executed	13,537	N/A	345	N/A	11,059	N/A			4,734	N/A	155	N/A
d. Bonds declared forfeited	1,195	1,837,012	64	82,885	1,192	2,046,708			393	599,271	....	....
e. Defendants for whom bonds were forfeited	962	1,837,012	48	N/A	1,022	2,046,708			286	599,271	....	....
f. Forfeitures discharged, remitted or otherwise recovered prior to payment for any reason	718	755,844	19	9,082	573	750,125			188	170,939	....	....
g. Forfeitures discharged, remitted or otherwise recovered prior to payment due to apprehension of defendant by bondsman	630	576,448	16	10,508	....	....			124	107,071	....	....
h. Judgements entered	33	161,618	2	125	247	583,515			41	30,076	....	....
i. Forfeitures paid and subsequently recovered from the court by discharge, remission or otherwise	33	33,929	....	....	....	....			22	12,995	....	....
j. Bonds for which collateral was accepted	11,733	22,485,830	266	800,941	411	7,973,295			5,592	6,928,505	155	874,150
k. Actual realized value of collateral converted (excluding cost of converting collateral)	N/A	56,903	N/A	....	N/A	41,775			N/A	12,930	N/A	N/A
l. Cost of converting collateral	N/A	5,670	N/A	....	N/A	....			N/A	745	N/A	N/A
m. Underwriting gain (or loss) from Florida Bailbond Business	N/A	194,323	N/A	−39,367	N/A	16,075			N/A	11,155	N/A	N/A
n. Net investment gain (or loss) allocated with Florida business flow of funds	N/A	79,425	N/A	−4,339	N/A	11,847			N/A	975	N/A	N/A

SUMMARY OF INSURER EXPERIENCE FOR FLORIDA BAILBOND BUSINESS REQUIRED BY F.S. 648.365
JANUARY 1, 1983–JUNE 30, 1983

	Heritage Ins. Co. of America		Indemnity Ins. Co. of North America		International Fidelity Ins. Co.		Midland Ins. Co.		National Surety Corporation	
	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount
a. Total commissions paid to all bondsmen in Florida this period	N/A	$ 712,548	N/A	$ 492,915	N/A	$ 1,658,146	NO BUSINESS WRITTEN		NO BUSINESS WRITTEN	
b. Bonds executed	991	7,917,196	3,017	5,568,627	5,959	19,180,806				
c. Defendants from whom bonds were executed	737	N/A	2,332	N/A	3,855	N/A				
d. Bonds declared forfeited	117	361,140	251	395,952	563	1,111,206				
e. Defendants for whom bonds were forfeited	101	361,140	201	395,952	477	N/A				
f. Forfeitures discharged, remitted or otherwise recovered prior to payment for any reason	45	150,150	....	....	174	235,496				
g. Forfeitures discharged, remitted or otherwise recovered prior to payment due to apprehension of defendant by bondsman	18	132,750	....	....	29	13,877				
h. Judgements entered	5	5,757	7	3,295	29	56,913				
i. Forfeitures paid and subsequently recovered from the court by discharge, remission or otherwise	39	145,650	....	....	....	....				
j. Bonds for which collateral was accepted	991	7,917,196	10	89,000	4,218	16,638,442				
k. Actual realized value of collateral converted (excluding cost of converting collateral)	N/A	....	N/A	....	N/A	....				
l. Cost of converting collateral	N/A	....	N/A	....	N/A	....				
m. Underwriting gain (or loss) from Florida bailbond business	N/A	27,710	N/A	27,843	N/A	−213,801				
n. Net investment gain (or loss) allocated with Florida business flow of funds	N/A	1,524	N/A	N/A	N/A	....				

SUMMARY OF INSURER EXPERIENCE FOR FLORIDA BAILBOND BUSINESS REQUIRED BY F.S. 648.365 JANUARY 1, 1983–JUNE 30, 1983

	Peerless Ins. Co.		Southland Ins. Co.		Transit Casualty Company		United States Fidelity & Guaranty Company	
	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount	Number	Dollar Amount
a. Total commissions paid to all bondsmen in Florida this period	N/A	$ 144,177	N/A	$ 2,071,123	NO BUSINESS WRITTEN		NO BUSINESS WRITTEN	
b. Bonds executed	780	1,596,717	16,587	24,973,647				
c. Defendants from whom bonds were executed	600	N/A	14,902	N/A				
d. Bonds declared forfeited	69	137,297	850	1,136,893				
e. Defendants for whom bonds were forfeited	60	137,297	764	1,136,893				
f. Forfeitures discharged, remitted or otherwise recovered prior to payment for any reason	21	38,952	548	776,232				
g. Forfeitures discharged, remitted or otherwise recovered prior to payment due to apprehension of defendant by bondsman	10	23,102	17	15,576				
h. Judgements entered	14	56,791	66	383,038				
i. Forfeitures paid and subsequently recovered from the court by discharge, remission or otherwise	....	....	....	....				
j. Bonds for which collateral was accepted	1	50,000	16,587	24,973,647				
k. Actual realized value of collateral converted (excluding cost of converting collateral)	N/A	50,000	N/A	....				
l. Cost of converting collateral	N/A	....	N/A	....				
m. Underwriting gain (or loss) from Florida bailbond business	N/A	−5,467	N/A	−150,000				
n. Net investment gain (or loss) allocated with Florida business flow of funds	N/A	5,237	N/A	50,000				

IMPACT OF THE INSURANCE INDUSTRY ON THE STATE ECONOMY

ESTIMATED TOTAL FULL TIME EMPLOYMENT IN INSURANCE—1982

Insurance Carriers* SIC 63	44,100
Insurance Agent, Brokers and Service* SIC 64	23,400
Total Insurance Employees	67,500

*Source: "Current Employment Statistics" prepared monthly by the Florida Department of Labor and Employment Statistics

NUMBER OF FLORIDA RESIDENT LICENSED INSURANCE AGENTS AND ADJUSTERS AS OF JUNE 30, 1983

Licenced Agents, Adjusters, and Service Personnel	76,493
Licenced Non-Resident Insurance Agents and Adjusters	14,252
Bailbond Runners and Professional Bailbondsmen	46
Warranty Association Contracting Sales Agents	3,719
Licensed Resident Insurance Agents and Adjusters	58,476

INSURANCE COMPANY INVESTMENTS AND DEPOSITS IN FLORIDA

	Real Estate Market Value	Mortgage Loans	Other Invested Assets	Collateral Loans	Public Sector Bonds Market Value
Life Companies					
Foreign	114,509,316	272,902,038	2,234,248	1,516,477	11,242,844
Domestic	508,785,506	5,815,940,068	177.348,009	16,868	379,891,839
Property/Casualty Companies					
Foreign	8,605,950	1,634,702			38,895,753
Domestic	93,327,092	80,973,430	21,291,715		4,001,238,060
Fraternal Benefit Companies					
Foreign					
Domestic	5,864,618	39,719,183			1,241,557
Title Companies					
Foreign	4,573,595	4,020,614		25,000	6,990,596
Domestic	3,187,757	1,956,379	75,000		3,065,780
Totals by Investment Type					
Foreign	127,688,861	278,557,354	2,234,248	1,541,477	57,129,193
Domestic	611,164,973	5,938,589,060	198,714,724	16,868	4,385,437,236
Combined	738,853,834	6,217,146,414	200,948,972	1,558,345	4,442,566,429

	Private Sector Bonds Market Value	Preferred Stocks Market Value	Common Stocks Market Value	Short Term Investments Book Value	Deposits in Florida Dec. Balance
Life Companies					
Foreign	21,604,717	5,969,056	19,424,162	19,167,693	16,187,463
Domestic	1,193,678,205	158,889,836	66,451,995	18,433,392	14,053,716
Property/Casualty Companies					
Foreign	1,752,031	2,690,151	24,251,585	9,883,947	48,744,519
Domestic	160,917,443	194,256,646	183,295,716	2,111,729	19,191,771
Fraternal Benefit Companies					
Foreign					
Domestic	69,377,511	127,488	76,000		30,000
Title Companies					
Foreign	98,800	107,813	381,875		3,452,667
Domestic	36,260	1,442,212	1,412,954		400,459
Totals by Investment Type					
Foreign	23,455,548	8,767,020	44,057,622	29,051,640	68,384,649
Domestic	1,424,009,419	354,716,182	251,236,665	20,545,121	33,675,946
Combined	1,447,464,967	363,483,202	295,294,287	49,596,761	102,060,595

Total All Florida Investments	Life	Property/Casualty	Fraternals	Title	Combined
Foreign	484,758,014	136,458,638		19,650,960	640,867,612
Domestic	8,333,489,434	4,756,603,602	116,436,357	11,576,801	13,218,106,194
Combined	8,818,247,448	4,893,062,240	116,436,357	31,227,761	13,858,973,806

*Estimated from insurance company annual statements filed with the Department of Insurance

IMPACT OF THE INSURANCE INDUSTRY ON THE STATE ECONOMY

TOTAL FLORIDA PREMIUMS AND LOSSES—AUTHORIZED COMMERCIAL INSURERS

Type of Insurance	Premiums Written	Premiums Earned	Losses Paid	Losses Incurred
Group Accident and Health	1,747,552,421	1,763,984,412	1,620,705,228	1,685,298,441
Credit Accident and Health	39,240,800	37,846,016	13,941,732	14,028,226
Individual Accident and Health	729,533,067	713,214,824	488,444,401	490,969,494
Life Insurance	1,873,300,978		776,740,944	
Annuities	713,240,417			
All Property, Casualty and Liability	4,382,259,792	4,242,533,465	2,872,918,941	3,213,929,216
Fraternal Benefit Societies	28,680,064		7,240,294	

FUNDS RECEIVED BY STATE AND LOCAL GOVERNMENT FROM INSURANCE COMPANY TAXES, LICENSES AND FEES

	Insurance Commissioner's Regulatory Trust Fund	General Revenue Fund	Returned to Local Governments	Total
Licenses	$ 5,806,593.00	$ 1,471,023.00	$ 1,156,274.00	$ 8,433,890.00
Fees	534,197.50			534,197.50
Taxes	6,331,937.53	96,465,892.33	22,453,817.29	125,251,647.15
Other Corporation Income Taxes*		997,204.00		997,204.00
Fire Marshal Assessments	2,522,980.52			2,522,980.52
Other:				
Reimbursements for Examinations	2,640,689.98			
Reimbursements from Companies in Receivership	200,541.29			
Fines and Penalties	457,176.26			3,584,931.73
Service of Process	152,917.50			
Miscellaneous	133,606.70			
	$ 18,780,640.28	$ 98,934,119.33	$ 23,610,091.29	$ 141,324,850.90

*Estimated by the Florida Department of Revenue

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

	FIRE	Market Share
1.	Goodville Mutual Casualty Company	.140
2.	Arkwright-Boston Group	.079
3.	Travelers Group	.046
4.	Allendale Group	.044
5.	Independent Life and Acc. Group	.040
6.	Auto Owners Group	.037
7.	St. Paul Group	.035
8.	Florida Farm Bureau Group	.034
9.	Hartford Fire & Casualty Group	.032
10.	South Carolina Insurance Group	.032
	Totals	.518

	ALLIED LINES	
1.	Goodville Mutual Casualty Company	.105
2.	Travelers Group	.067
3.	St. Paul Group	.059
4.	Aetna Life and Casualty Group	.052
5.	Allstate Group	.045
6.	South Carolina Insurance Group	.038
7.	U.S. Fidelity & Guaranty Group	.036
8.	Connecticut Mutual Group	.031
9.	State Farm Illinois Group	.029
10.	Independent Life and Acc. Group	.029
	Totals	.490

	FARMOWNERS MULTIPLE PERIL	
1.	Florida Farm Bureau Group	.621
2.	CIGNA Group	.141
3.	Cotton States Group	.138
4.	Old Republic Group	.047
5.	Travelers Group	.017
6.	Nationwide Corporation Group	.016
7.	State Capital Ins. Co.	.008
8.	Continental Corporation Group	.005
9.	Hartford Fire & Casualty Group	.002
10.	Aetna Life and Casualty Group	.002
	Totals	.996

	HOMEOWNERS MULTIPLE PERIL	
1.	State Farm Illinois Group	.223
2.	Allstate Insurance Group	.120
3.	Classified Ins. Corporation	.073
4.	Travelers Group	.041
5.	Nationwide Corporation Group	.035
6.	Aetna Life and Casualty Group	.030
7.	Ohio Casualty Group	.030
8.	Continental Corporation Group	.029
9.	South Carolina Insurance Group	.022
10.	USAA Group	.022
	Totals	.625

	COMMERCIAL MULTIPLE PERIL	
1.	Pennsylvania Lumbermens Mutual Ins. Co.	.132
2.	State Farm Illinois Group	.087
3.	Aetna Life and Casualty Group	.064
4.	Connecticut Mutual Group	.046
5.	CIGNA Group	.045
6.	Firemans Fund Group	.041
7.	Hartford Fire & Casualty Group	.040
8.	American International Group	.039
9.	Continental Corporation Group	.035
10.	CNA Insurance Group	.024
	Totals	.553

	OCEAN MARINE	Market Share
1.	American Centennial Ins. Co.	.240
2.	CIGNA Group	.119
3.	Continental Corporation Group	.086
4.	Connecticut Mutual Group	.067
5.	Employers Ins. of Wausau Group	.055
6.	American International Group	.048
7.	Travelers Insurance Companies Group	.042
8.	Chubb and Son Inc. Group	.041
9.	Reliance Group	.030
10.	Crum and Forster Insurance Companies Group	.029
	Totals	.758

	INLAND MARINE	
1.	Goodville Mutual Casualty Company	.180
2.	State Farm Illinois Group	.068
3.	Allendale Insurance Group	.046
4.	Allstate Insurance Group	.040
5.	American International Group	.035
6.	Arkwright-Boston Group	.032
7.	St. Paul Companies Group	.030
8.	Travelers Insurance Companies Group	.029
9.	Chubb and Son Inc. Group	.029
10.	Firemans Fund Group	.028
	Totals	.518

	MEDICAL MALPRACTICE	
1.	American Centennial Ins. Co.	.576
2.	St. Paul Companies Group	.290
3.	CNA Insurance Group	.062
4.	Chubb and Son Inc. Group	.028
5.	CIGNA Group	.016
6.	Hartford Fire & Casualty Group	.012
7.	U.S. Fidelity & Guaranty Group	.003
8.	Armco Insurance Inc. Group	.003
9.	American International Group	.003
10.	Aetna Life and Casualty Group	.002
	Totals	.994

	EARTHQUAKE	
1.	Aetna Life and Casualty Group	.527
2.	St. Paul Companies Group	.121
3.	Connecticut Mutual Group	.111
4.	Allstate Insurance Group	.065
5.	American Mutual Fire Ins. Co.	.050
6.	Travelers Insurance Companies Group	.027
7.	USAA Group	.026
8.	Drum Corporation Group	.021
9.	Firemans Fund Group	.011
10.	Nationwide Corporation Group	.010
	Totals	.969

	GROUP ACCIDENT AND HEALTH	
1.	Allstate Insurance Group	.248
2.	Hartford Fire & Casualty Group	.177
3.	Colonial Penn Group	.151
4.	American Centennial Ins. Co.	.119
5.	CNA Insurance Group	.083
6.	Kemper Insurance Company Group	.045
7.	Travelers Insurance Companies Group	.034
8.	Continental Corporation Group	.022
9.	Sentry Insurance Group	.020
10.	Employers Ins. of Wausau Group	.017
	Totals	.916

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

CREDIT A&H (GROUP & INDIV.)

		Market Share
1.	Drum Corporation Group	.940
2.	State Farm Illinois Group	.032
3.	American Centennial Ins. Co.	.027
4.	Government Employees Group	.001
5.	CNA Insurance Group	.000
	Totals	1.000

COLLECTIVELY RENEWABLE A&H

		Market Share
1.	CNA Insurance Group	.578
2.	Germantown Insurance Company	.135
3.	Continential Corporation Group	.115
4.	Hartford Fire & Casualty Group	.099
5.	Liberty Mutual Group	.061
6.	Nationwide Corporation Group	.013
7.	U.S. Fidelity & Guaranty Co.	.000
	Totals	1.000

NON-CANCELLABLE A&H

		Market Share
1.	Mutual Protective Ins. Co.	.837
2.	U.S. Fidelity & Guaranty Group	.129
3.	CNA Insurance Group	.015
4.	Armco Insurance Inc. Group	.013
5.	MacArthur Group	.004
6.	Nationwide Corporation Group	.002
7.	Liberty Mutual Group	.000
	Totals	1.000

GUARANTEED RENEWABLE A&H

		Market Share
1.	First General Ins. Co.	.438
2.	Kemper Insurance Company Group	.165
3.	Nationwide Corporation Group	.123
4.	MacArthur Group	.110
5.	Lincoln National Group	.108
6.	Armco Insurance Inc. Group	.023
7.	State Farm Illinois Group	.016
8.	CNA Insurance Group	.009
9.	U.S. Fidelity & Guaranty Group	.004
10.	Colonial Penn Group	.001
	Totals	.997

NON-RENEW. STATED RSNS. A&H

		Market Share
1.	CNA Insurance Group	.435
2.	Mutual Protective Ins. Co.	.384
3.	State Farm Illinois Group	.167
4.	Nationwide Corporation Group	.013
5.	Hartford Fire & Casualty Group	.000
6.	American Mutual Liability Group	.000
	Totals	1.000

OTHER ACCIDENT ONLY

		Market Share
1.	American Bankers Ins. Co. of Florida	.396
2.	St. Paul Companies Group	.154
3.	Kemper Insurance Company Group	.127
4.	American International Group	.087
5.	Republic Financial Services Group	.075
6.	CNA Insurance Group	.052
7.	Nationwide Corporation Group	.034
8.	Continental Corporation Group	.021
9.	Hartford Fire & Casualty Group	.012
10.	Old Republic Group	.011
	Totals	.968

ALL OTHER A&H

		Market Share
1.	State Farm Illinois Group	.736
2.	Kemper Insurance Company Group	.169
3.	American Hardware Mutual Ins. Co.	.040
4.	CNA Insurance Group	.014
5.	Lincoln National Group	.009
6.	Ohio Casualty Group	.008
7.	Crum and Forster Insurance Group	.006
8.	Nationwide Corporation Group	.006
9.	Liberty Mutual Group	.005
10.	Progressive Group	.002
	Totals	.995

WORKERS COMPENSATION

		Market Share
1.	American Centennial Ins. Co.	.097
2.	Travelers Insurance Companies Group	.072
3.	Liberty Mutual Group	.071
4.	Aetna Life and Casualty Group	.047
5.	CIGNA Group	.045
6.	Selected Risks Group	.042
7.	Zurich-American Insurance Companies Group	.037
8.	Kemper Insurance Company Group	.037
9.	American International Group	.034
10.	Florida Farm Bureau Group	.030
	Totals	.514

OTHER LIABILITY

		Market Share
1.	Utica Fire Ins. Co.	.185
2.	American International Group	.062
3.	Crum and Forster Insurance Group	.049
4.	Travelers Insurance Companies Group	.048
5.	Aetna Life and Casualty Group	.042
6.	CIGNA Group	.039
7.	U.S. Fidelity & Guaranty Group	.038
8.	Hartford Fire & Casualty Group	.036
9.	CNA Insurance Group	.032
10.	St. Paul Companies Group	.032
	Totals	.563

PRIV. PASS. AUTO NO-FLT (PIP)

		Market Share
1.	State Farm Illinois Group	.239
2.	American Mutual Fire Ins. Co.	.134
3.	Allstate Insurance Group	.131
4.	Nationwide Corporation Group	.051
5.	Government Employees Group	.044
6.	American Financial Corporation Group	.037
7.	Progressive Group	.025
8.	USAA Group	.025
9.	Prudential of America Group	.025
10.	Colonial Penn Group	.022
	Totals	.735

OTHER PRIV. PASSGR. AUTO-LIAB.

		Market Share
1.	State Farm Illinois Group	.229
2.	Allstate Insurance Companies Group	.143
3.	American Centennial Ins. Co.	.100
4.	USAA Group	.044
5.	Nationwide Corporation Group	.043
6.	Government Employees Group	.039
7.	Colonial Penn Group	.038
8.	American Financial Corporation Group	.027
9.	Travelers Insurance Companies Group	.024
10.	Prudential of America Group	.023
	Totals	.710

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

	COMM. AUTO NO-FAULT (PIP)	Market Share
1.	American Bankers Ins. Co. of Florida	.216
2.	CIGNA Group	.077
3.	Travelers Insurance Companies Group	.050
4.	Auto Owners Group	.041
5.	U.S. Fidelity & Guaranty Group	.037
6.	State Farm Illinois Group	.035
7.	Cotton States Group	.033
8.	Aetna Life and Casualty Group	.032
9.	American International Group	.030
10.	Continental Corporation Group	.028
	Totals	.580

	OTHER COMM. AUTO LIABILITY	
1.	American Bankers Ins. Co. of Florida	.157
2.	Travelers Insurance Companies Group	.051
3.	CIGNA Group	.047
4.	American International Group	.046
5.	Liberty Mutual Group	.043
6.	U.S. Fidelity & Guaranty Group	.042
7.	Hartford Fire & Casualty Group	.037
8.	American Financial Corporation Group	.033
9.	Aetna Life and Casualty Group	.032
10.	Florida Farm Bureau Group	.027
	Totals	.514

	PRIV. PASSGR. AUTO PHYS. DAM.	
1.	State Farm Illinois Group	.232
2.	Allstate Insurance Group	.150
3.	Charter American Insurance Company	.099
4.	Nationwide Corporation Group	.040
5.	Government Employees Group	.036
6.	USAA Group	.036
7.	Colonial Penn Group	.027
8.	American Financial Corporation Group	.024
9.	Travelers Insurance Companies Group	.022
10.	Progressive Group	.022
	Totals	.689

	COMM. AUTO PHYSICAL DAMAGE	
1.	American Centennial Ins. Co.	.133
2.	Motors Insurance Corporation Group	.120
3.	U.S. Fidelity & Guaranty Group	.042
4.	CIGNA Group	.035
5.	Auto Owners Group	.034
6.	Travelers Insurance Companies Group	.032
7.	Aetna Life and Casualty Group	.029
8.	Liberty Mutual Group	.028
9.	Florida Farm Bureau Group	.027
10.	American General Group	.027
	Totals	.507

	AIRCRAFT (ALL PERILS)	
1.	Imperial Casualty and Indemnity Co.	.305
2.	Chubb and Son Inc. Group	.113
3.	Connecticut Mutual Group	.109
4.	National Aviation Group	.065
5.	American International Group	.061
6.	Crum and Forster Insurance Group	.056
7.	Hartford Fire & Casualty Group	.039
8.	Firemans Fund Group	.037
9.	CIGNA Group	.031
10.	Orion Capital Corporation Group	.026
	Totals	.842

	FIDELITY	Market Share
1.	Chubb and Son Inc. Group	.204
2.	Commercial Standard Ins. Co.	.166
3.	Aetna Life and Casualty Group	.084
4.	Employers Ins. of Wausau Group	.059
5.	St. Paul Companies Group	.051
6.	Crum and Forster Insurance Group	.045
7.	Reliance Group	.044
8.	American International Group	.039
9.	U.S. Fidelity & Guaranty Group	.036
10.	CIGNA Group	.033
	Totals	.762

	SURETY	
1.	Union Indemnity Insurance Company	.219
2.	Firemans Fund Group	.082
3.	MGIC Investment Corporation Group	.082
4.	U.S. Fidelity & Guaranty Group	.079
5.	Aetna Life and Casualty Group	.074
6.	Home Insurance Group	.039
7.	Chubb and Son Inc. Group	.038
8.	CNA Insurance Group	.036
9.	CIGNA Group	.035
10.	Travelers Insurance Companies Group	.032
	Totals	.715

	BAIL BONDS	
1.	Dependable Ins. Co.	1.000
2.	Firemans Fund Group	.000
	Totals	1.000

	GLASS	
1.	American Liberty Insurance Company	.223
2.	Travelers Insurance Companies Group	.127
3.	St. Paul Companies Group	.068
4.	Aetna Life and Casualty Group	.055
5.	Firemans Fund Group	.048
6.	Reliance Group	.040
7.	U.S. Fidelity & Guaranty Group	.036
8.	Sentry Insurance Group	.035
9.	Zurich-American Insurance Companies Group	.034
10.	Lynn Group	.032
	Totals	.698

	BURGLARY AND THEFT	
1.	Chubb and Son Inc. Group	.218
2.	American Liberty Insurance Company	.131
3.	Aetna Life and Casualty Group	.093
4.	Travelers Insurance Companies Group	.055
5.	Reliance Group	.048
6.	U.S. Fidelity & Guaranty Group	.042
7.	St. Paul Companies Group	.040
8.	CIGNA Group	.035
9.	Hartford Fire & Casualty Group	.034
10.	Lynn Group	.031
	Totals	.728

	BOILER AND MACHINERY	
1.	Arkwright-Boston Group	.323
2.	Monarch Ins. Co.	.247
3.	Allendale Insurance Group	.076
4.	Kemper Insurance Company Group	.061
5.	Zurich-American Insurance Companies Group	.055
6.	Home Insurance Group	.035
7.	Travelers Insurance Companies Group	.031
8.	Chubb and Son Inc. Group	.031
9.	Commercial Union Group	.024
10.	Royal Group	.022
	Totals	.907

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

CREDIT	Market Share
1. Cumis Ins. Society, Inc.	.265
2. Old Republic Group	.181
3. Gulf Insurance Group	.179
4. American General Group	.087
5. Providence Capitol Group	.059
6. Allstate Insurance Group	.040
7. Progressive Group	−.038
8. MGIC Investment Corporation Group	.030
9. Continental Corporation Group	.020
10. Chubb and Son Inc. Group	.018
Totals	.842

TITLE	
1. Stewart Title Guaranty Co.	.197
2. Lincoln National Group	.171
3. Continental Group	.117
4. Lawyers Title Guaranty Group	.107
5. St. Paul Companies Group	.086
6. Safeco Group	.071
7. Continental Corporation Group	.069
8. TI Corporation Group	.066
9. Reliance Group	.058
10. Old Republic Group	.053
Totals	.995

LIVESTOCK	
1. American Live Stock Insurance Company	.996
2. Interfinancial Inc. Group	.004
3. Republic Financial Services Group	.000
Totals	1.000

INDUSTRIAL FIRE	
1. Independent Life and Accident Group	.696
2. McMillen Group	.202
3. Liberty National Fire Insurance Company	.065
4. U.S. Fidelity & Guaranty Group	.035
5. American Financial Corporation Group	.002
Totals	1.000

MORTGAGE GUARANTY	
1. MGIC Investment Corporation Group	.370
2. Greyhound Corporation Group	.181
3. TI Corporation Group	.105
4. United Guaranty Residential of Iowa	.094
5. RMIC Corporation Group	.070
6. Allstate Insurance Group	.069
7. Continental Group	.050
8. National Farmers Group	.046
9. General Electric Group	.006
10. Gulf Insurance Group	.004
Totals	.997

INDUSTRIAL EXTENDED COVERAGE	Market Share
1. Independent Life and Accident Group	.559
2. McMillen Group	.396
3. U.S. Fidelity & Guaranty Group	.044
4. American Financial Corporation Group	.001
Totals	1.000

MOBILE HOME MULTIPLE PERIL	
1. Fortune Ins. Co.	.445
2. Drum Corporation Group	.300
3. Nationwide Corporation Group	.054
4. Selected Risk Group	.050
5. Florida Farm Bureau Group	.049
6. General Electric Group	.045
7. Providence Capitol Group	.016
8. Auto Owners Group	.015
9. George Washington Group	.010
10. USAA Group	.008
Totals	.992

MOBILE HOME PHYSICAL DAMAGE	
1. Foremost Corporation America Group	.416
2. Allstate Insurance Group	.253
3. Midland-Guardian Group	.170
4. Liberty National Fire Insurance Company	.076
5. Drum Corporation Group	.040
6. American Plan Group	.029
7. Northland Companies Group	.009
8. National America Group	.004
9. Providence Capitol Group	.002
10. State Automobile Mutual Group	.001
Totals	1.000

CROP HAIL	
1. Connecticut Mutual Group	.026
2. Old Republic Group	.000
Totals	.026

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS LIFE INSURANCE COMPANIES, HEALTH INSURANCE

GROUP ACCIDENT AND HEALTH INSURANCE COMPANY	Market Share
1. Blue Cross and Blue Shield of Fla., Inc.	.218
2. Gulf United Corp.	.083
3. Aetna Life and Casualty	.074
4. Prudential	.072
5. Connecticut General Life Ins. Co.	.054
6. Travelers	.046
7. Metropolitan	.027
8. Equitable Life of N.Y.	.020
9. American Heritage Life Insurance Company	.019
10. Mutual of Omaha	.016
Totals	.628

CREDIT A&H (GROUP & INDIV.)	Market Share
1. Benico Holding Co.	.140
2. McMillen Group	.084
3. Ford Life Insurance Company	.066
4. American Bankers Life Assurance Company	.059
5. Globe Life Insurance Company	.051
6. Great Atlantic Life Insurance Company	.046
7. Home Insurance	.040
8. Cuna Mutual	.038
9. Gulf and Western	.036
10. Bankers Life Insurance Company of Fla.	.032
Totals	.594

COLLECTIVELY RENEWABLE A&H	Market Share
1. Mutual of Omaha	.200
2. Mac Arthur Group	.189
3. Washington National	.177
4. Reserve Life	.112
5. Montgomery Ward Life Insurance Company	.058
6. Massachusetts Mutual Life	.038
7. Statesman	.035
8. Liberty National	.033
9. American Guaranty Life Insurance Company	.020
10. Southeastern General	.020
Totals	.883

NON-CANCELLABLE A&H	Market Share
1. Provident Life	.197
2. AVCO Corp.	.079
3. Combined	.075
4. Union Mutual Life	.051
5. Northwestern Mutual Life Ins. Co.	.046
6. J. C. Penney	.038
7. Equitable Life of N.Y.	.037
8. Chubb and Son Inc.	.031
9. Independent Life and Acc.	.030
10. Southern Life and Health Ins. Co.	.029
Totals	.613

GUARANTEED RENEWABLE A&H	Market Share
1. Mac Arthur Group	.081
2. Amer. Family Life Assur. Co. of Columbus	.056
3. Combined	.047
4. Liberty National	.045
5. Capital Holding Corp.	.034
6. George Washington Group	.033
7. New York Life	.029
8. Home Life Financial Assurance Corp.	.028
9. Independent Life and Acc.	.026
10. Metropolitan	.026
Totals	.406

NON-RENEW. STATED RSNS A&H	Market Share
1. Prudential	.365
2. Mutual of Omaha	.185
3. United American Insurance Company	.184
4. Aetna Life and Casualty	.055
5. Central States Hlth and Life Co. of Omaha	.055
6. Travelers	.021
7. Guarantee Trust Life Insurance Company	.018
8. Central Life Insurance Company of Fla.	.015
9. Guardian Life	.013
10. Provident Life	.009
Totals	.920

OTHER ACCIDENT ONLY	Market Share
1. Travelers	.289
2. Mutual of Omaha	.226
3. Guarantee Trust Life Insurance Company	.101
4. Allstate	.061
5. McMillen Group	.049
6. Capital Holding Corp.	.047
7. Washington National	.023
8. J. C. Penney	.022
9. Conger Life Insurance Company	.022
10. South Carolina Insurance	.020
Totals	.861

ALL OTHER A&H	Market Share
1. Blue Cross and Blue Shield of Fla., Inc.	.729
2. Aetna Life and Casualty	.047
3. Independent Life and Acc.	.036
4. Gulf United Corp.	.030
5. Time Insurance Company	.023
6. Teledyne Group	.021
7. Combined	.019
8. McMillen Group	.010
9. Security Life Ins. Co. of Georgia	.007
10. Mutual of Omaha	.006
Totals	.929

MARKET STRUCTURE
LIFE INSURANCE COMPANIES—LIFE INSURANCE—1982
Market Share of Each of the Ten Largest Insurers or Groups Based on Written Premiums or Annuity Considerations

LINE OF BUSINESS	Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
ORDINARY LIFE					
1. Prudential (Group)	$ 107,152,679	$ 48,716,571	$ 6,569,485,242	.075	.080
2. Travelers (Group)	89,648,392	7,821,262	1,440,743,715	.063	.018
3. Metropolitan (Group)	80,265,458	47,713,221	4,258,032,000	.056	.052
4. New York Life (Group)	58,659,522	20,068,688	3,423,627,493	.041	.042
5. Equitable Life of New York (Group)	55,058,123	21,752,025	2,890,796,558	.038	.035
6. Gulf United Corporation (Group)	52,498,761	11,422,556	2,735,587,533	.037	.033
7. Northwestern Mutual Life Insurance Company	44,300,673	12,252,207	3,071,360,119	.031	.037
8. John Hancock (Group)	38,007,742	12,732,881	2,206,912,796	.027	.027
9. Massachusetts Mutual Life (Group)	33,764,324	10,916,100	1,904,469,415	.024	.023
10. Liberty National (Group)	23,794,175	4,515,398	1,906,696,507	.017	.023
Totals	$ 583,169,849	$ 197,910,909	$ 30,407,711,378	.408	.370
GROUP LIFE					
1. Prudential (Group)	$ 44,183,096	$ 38,248,414	$ 10,301,585,827	.162	.178
2. Aetna Life And Casualty (Group)	26,957,643	25,803,365	6,393,658,000	.099	.111
3. Metropolitan (Group)	24,383,038	59,148,764	6,686,269,290	.089	.116
4. Travelers (Group)	16,702,724	14,149,220	3,915,367,057	.061	.068
5. Connecticut General Life Insurance Company	14,735,003	8,760,838	277,128,583	.054	.005
6. Equitable Life of New York (Group)	11,037,247	19,871,904	2,496,409,171	.040	.043
7. Gulf United Corporation (Group)	10,863,875	7,027,034	2,104,440,013	.040	.036
8. Provident Life (Group)	5,340,064	3,478,318	1,093,861,871	.020	.019
9. John Hancock (Group)	4,795,493	3,604,537	1,529,865,000	.018	.027
10. American Heritage Life Insurance Company	4,642,912	2,852,779	1,039,321,678	.017	.018
Totals	$ 163,641,095	$ 182,945,173	$ 35,857,906,490	.600	.621
INDUSTRIAL					
1. Independent Life and Accident (Group)	$ 23,396,927	$ 8,761,067	$ 525,191,000	.328	.229
2. Gulf United Corporation (Group)	8,703,221	3,027,666	280,671,050	.122	.123
3. Liberty National (Group)	6,541,002	2,918,003	148,935,066	.092	.065
4. Teledyne (Group)	5,246,211	1,195,332	125,261,243	.074	.055
5. Life Insurance Company of Georgia	4,914,828	1,794,237	162,453,429	.069	.071
6. Southern Life and Health Insurance Company	2,955,332	1,019,399	87,122,387	.041	.038
7. Security Life Insurance Company of Georgia	2,697,418	593,407	109,283,106	.038	.048
8. Western-Southern (Group)	2,342,706	1,436,275	69,013,210	.033	.030
9. Capital Holding Corporation (Group)	2,309,187	597,292	61,144,744	.032	.027
10. Conger Life Insurance Company	2,203,326	523,933	45,872,668	.031	.020
Totals	$ 61,310,158	$ 21,866,6[illegible]	$ 1,614,947,903	.860	.705
CREDIT LIFE					
1. Benico Holding Company (Group)	$ 7,437,591	$ 1,429,036	$ 356,607,210	.075	.049
2. American Heritage Life Insurance Company	7,336,624	2,820,986	460,741,970	.074	.063
3. McMillen (Group)	7,082,387	2,200,452	385,303,913	.072	.053
4. Voyager (Group)	7,013,970	3,289,784	416,937,326	.071	.057
5. American Bankers Life Assurance Company	5,446,958	2,442,521	309,416,086	.055	.042
6. Florida Life Insurance Company	3,476,324	1,413,671	250,502,000	.035	.034
7. Cuna Mutual (Group)	3,196,745	2,524,568	743,340,789	.032	.102
8. Ford Life Insurance Company	2,953,705	1,391,250	196,904,111	.030	.027
9. Globe Life Insurance Company	2,738,802	883,493	157,339,324	.028	.022
10. Acceleration Life Insurance Company	2,509,312	425,536	104,798,101	.025	.014
Totals	$ 49,192,318	$ 18,821,307	$ 3,381,890,830	.498	.463
ANNUITIES					
1. Charter Insurance (Group)	$ 132,549,781	$	$	.186	
2. United Companies Life Insurance Company	57,839,000	....	....	.081	
3. John Hancock (Group)	38,784,439	....	....	.054	
4. Gulf and Western (Group)	33,688,532	....	....	.047	
5. Kemper Insurance Company (Group)	28,849,209	....	....	.040	
6. Equitable Life of New York (Group)	27,812,794	....	....	.039	
7. National Farmers (Group)	26,996,227	....	....	.038	
8. Metropolitan (Group)	19,190,151	....	....	.027	
9. Voyager (Group)	18,859,149	....	....	.026	
10. New York Life (Group)	18,193,956	....	....	.026	
Totals	$ 402,763,298	$	$	.565	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

MARKET STRUCTURE
All Fire, Casualty, Surety and Title Insurance Market Share of the Ten Largest Insurers and Insurer Groups Based on Written Premiums

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 43,761,662	$ 12,917,003	$ 4,501,618	$ 3,945,265	.305	.349	.531
Allied Lines	25,202,321	8,032,035	2,926,097	2,739,453	.341	.364	.490
Farmowners Multiple Peril	6,575,124	6,047,876	4,333,259	4,487,237	.742	.716	.996
Homeowners Multiple Peril	318,188,901	44,351,883	27,892,562	26,964,172	.608	.629	625
Commercial Multiple Peril	198,483,076	4,590,415	4,920,031	2,527,269	.551	1.072	.553
Ocean Marine	40,101,440	15,096,352	12,441,057	14,520,007	.962	.824	.758
Inland Marine	67,958,431	6,322,515	2,697,621	3,096,10[illegible]	.490	.427	.518
Medical Malpractice	67,908,646	5,793,883	2,126,765	5,030,569	.868	.367	.994
Earthquake	428,853	248,090	....	832	.003	....	.969
Group Accident and Health	56,668,893	40,169,780	37,750,005	38,271,920	.953	.940	.916
Credit Accident and Health (Group and Individual)	1,538,905	1,700,221	908,063	689,715	.406	.534	1.000
Collectivey Renewable Accident and Health	3,202,819	1,058,399	752,011	934,595	.883	.711	1.000
Non-Cancellable Accident and Health	1,433,378	195,350	98,218	182,190	.933	.503	1.000
Guaranteed Renewable Accident and Health	20,904,197	6,284,293	5,353,198	6,472,218	1.030	.852	.997
Non-Renewable Stated Reasons Accident and Health	4,454,253	3,543,592	2,143,043	2,153,898	.608	.605	1,000
Other Accident Only	1,875,686	652,637	325,729	324,626	.497	.499	.968
All Other Accident and Health	12,554,903	10,382,489	6,414,663	7,406,649	.713	.618	.995
Workers Compensation	258,974,755	92,951,435	66,711,135	79,915,258	.860	.718	.514
Other Liability	138,056,743	34,544,293	19,729,783	40,820,637	1.182	.571	.563
Private Passenger Auto No-Fault (Personal Injury Protection)	156,690,777	62,485,795	42,724,525	44,174,992	.707	.684	.735
Other Private Passenger Auto-Liability	640,681,357	474,430,682	350,922,111	439,257,821	.926	.740	.710
Commercial Auto No-Fault (Personal Injury Protection)	10,617,165	1,740,421	570,465	765,509	.440	.328	.580
Other Commercial Auto Liability	114,271,389	28,341,115	36,077,647	41,349,335	1.459	1.273	.514
Private Passenger Auto Physical Damage	415,306,026	67,272,080	46,779,668	46,374,889	.689	.695	.689
Commercial Auto Physical Damage	50,667,427	16,841,343	9,373,011	9,330,579	.554	.557	.507
Aircraft (All Perils)	20,102,138	9,030,127	6,445,781	4,566,220	.506	.714	.842
Fidelity	12,298,503	4,357,800	3,843,637	6,490,105	1.489	.882	.762
Surety	48,873,016	13,522,154	−6,448,885	−5,752,478	−.425	−.477	.715
Bail Bonds	11,875,336	1,496,114	....	18	....	....	1.000
Glass	557,934	206,299	95,062	77,457	.375	.461	.696
Burglary and Theft	3,596,524	688,194	379,866	1,015,887	1.476	.552	.728
Boiler and Machinery	14,045,036	2,987,708	1,415,772	2,418,865	.810	.474	.907
Credit	4,120,790	3,095,332	1,102,611	1,332,000	.430	.356	.842
Title	66,047,283	46,760,579	3,127,042	3,964,207	.085	.067	.995
Livestock	3,779,600	979,191	319,458	516,860	.528	.326	1.000
Industrial Fire	4,315,839	4,283,177	1,445,946	1,448,291	.338	.338	1.000
Mortgage Guaranty	24,461,374	7,788,702	1,596,060	3 629,299	.466	.205	.997
Industrial Extended Coverage	1,023,063	932,714	334,259	338,281	.363	.358	1.000
Mobile Home Multiple Peril	31,099,310	17,310,482	9,022,394	8,576,867	.495	.521	.992
Mobile Home Physical Damage	34,750,772	28,520,455	11,389,898	11,819,380	.414	.399	1.000
Crop Hail	28,436	28,436	35,270	27,509	.967	1.240	.026
Totals	$2,936,684,081	$1,087,981,441	$ 722,576,456	$ 862,204,505	.792	.664	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

MARKET STRUCTURE
Life Insurance Companies—Accident and Health Insurance Market Share of the Ten Largest Insurers and Insurer Groups Based on Written Premiums

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Income Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Group Accident and Health	$1,058,362,035	$ 910,691,178	$ 836,929,484	$ 862,713,099	.947	.919	.628
Credit Accident and Health (Group and Individual)	22,392,972	14,561,998	4,322,236	5,043,595	.346	.297	.594
Collectively Renewable Accident and Health	42,343,483	19,538,285	8,825,933	10,292,086	.527	.452	.883
Non-Cancellable Accident and Health	41,710,323	38,870,664	13,031,726	22,113,727	.569	.335	.613
Guaranteed Renewable Accident and Health	111,206,486	76,415,475	41,611,492	41,758,270	.546	.545	.406
Non-Renewable Stated Reasons Accident and Health	49,141,786	39,073,536	29,548,737	29,224,881	.748	.756	.920
Other Accident Only	5,823,641	5,708,404	3,406,026	4,034,489	.707	.597	.861
All Other Accident and Health	217,718,922	188,062,756	143,639,547	153,373,194	.816	.764	.929
Totals	$1,548,699,648	$1,292,922,296	$1,081,315,181	$1,128,553,341	.873	.836	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses

MARKET STRUCTURE

Market Share of Each of the Ten Largest Insurers or Groups Based on Written Premiums or Annuity Considerations

Life Insurance and Annuities

LINE OF BUSINESS	Direct Writings	Direct Losses Paid	Life Insurance in Force Dec. 31, 1982	Market Share Direct Writings	Market Share of in Force Amount
TEN LARGEST WRITERS COMBINED MARKET SHARE					
Ordinary	$ 583,169,849	$ 197,910,909	$ 30,470,711,378	.408	.370
Group	163,641,095	182,945,173	35,857,906,490	.600	.621
Industrial	61,310,158	21,866,611	1,614,947,903	.860	.705
Credit	49,192,318	18,821,307	3,381,890,830	.498	.463
Sub-Totals	857,313,420	421,544,000	71,262,456,601	.458	.477
Annuities	402,763,298	....	....	.565	
Totals	$ 1,260,076,718	$ 421,544,000	$ 71,262,456,601	.487	.477

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.

MARKET PERFORMANCE

FLORIDA INSURANCE EXPERIENCE BY LINE OF INSURANCE
(Profitability)
SUMMARY OF 1982 CALENDAR YEAR EXPERIENCE
REQUIRED BY SECTION 627.915(2), F.S.

	Fire	Homeowners	Commercial Multiple Peril	Medical Malpractice	Workers' Compensation	Other Liability	Private Passenger Auto Liability	Commercial Auto Liability	Private Passenger Physical Damage	Commercial Auto Physical Damage	Product Liability
Direct Premiums Written	77,987,685	465,782,314	295,167,503	67,053,415	405,638,530	185,582,184	1,002,298,619	196,043,428	552,811,098	83,435,496	28,206,543
Direct Premiums Earned	75,636,617	440,159,957	283,145,323	59,414,088	431,936,921	180,753,612	979,330,488	190,327,898	512,008,322	82,650,008	28,651,457
Direct Losses Paid	34,188,554	275,384,351	181,134,898	40,274,039	292,670,889	113,483,892	706,299,461	175,190,876	370,347,878	56,006,358	14,322,109
Loss Reserves for All Known Claims:											
At beginning of the year	10,779,839	67,273,473	119,025,032	55,511,068	503,521,933	176,477,717	532,818,222	183,659,327	27,559,157	9,628,901	28,332,955
At end of the year	9,740,451	68,309,568	127,884,876	63,502,141	586,785,739	207,944,436	623,559,798	216,274,144	28,557,850	7,368,126	32,839,620
Reserves for IBNR:											
At beginning of the year	4,103,010	33,795,299	49,743,838	6,806,886	182,271,605	103,502,540	156,699,385	49,373,002	24,499,935	5,277,415	27,843,396
At end of the year	4,110,589	36,556,670	58,849,521	10,930,158	158,227,856	123,024,590	192,124,080	58,196,926	28,090,198	4,779,467	30,710,957
Direct Incurred Losses: (3−4a+4b−5a+5b)	33,156,745	279,181,817	199,100,425	52,388,384	351,890,946	164,472,661	832,465,732	216,629,617	374,936,834	53,247,635	21,696,335
Allocated Loss Adjustment Expense:											
Reserve at beginning of the year	1,021,872	8,426,499	27,080,160	17,473,371	33,504,090	64,427,359	49,746,885	24,298,925	1,935,326	1,667,332	13,254,109
Reserve at end of the year	715,129	7,968,835	31,945,985	22,463,566	34,758,567	76,895,097	56,590,588	26,074,961	1,990,659	910,398	16,457,515
Paid	1,687,434	14,527,069	19,246,601	8,568,484	13,168,290	28,034,031	38,399,907	15,411,267	6,489,744	1,817,632	4,671,185
Incurred (7c+7b−7a)	1,380,691	14,069,405	24,112,428	13,558,679	14,422,767	40,501,769	45,243,610	17,187,303	6,545,077	1,060,698	7,874,591
Unallocated Loss Adjustment Expense:											
Reserve at beginning of the year	573,018	6,759,382	9,550,966	958,935	31,160,340	16,557,134	73,318,516	11,712,310	6,282,435	1,412,091	4,295,655
Reserve at end of the year	604,570	7,846,436	10,586,712	1,547,061	32,681,430	19,164,529	87,570,319	12,549,317	7,308,898	969,043	4,413,298
Paid	1,800,509	21,262,225	13,872,550	630,452	24,652,391	10,447,161	78,354,313	12,074,691	38,878,155	4,586,591	1,988,842
Incurred (8c+8b−8a)	1,832,061	22,349,279	14,908,296	1,218,578	26,173,481	12,054,556	92,606,116	12,911,698	39,904,618	4,143,543	2,106,485
Other Acquisition Expense	5,835,156	25,529,597	18,545,141	361,332	16,089,389	7,434,439	72,945,938	9,842,823	41,040,861	5,308,408	1,580,445
General Expense	9,126,016	23,431,300	29,156,786	1,175,444	28,818,351	14,988,154	42,916,818	15,521,573	24,660,556	6,484,171	3,369,638
Commissions and Brokerage Fees	14,154,269	77,227,323	48,853,278	5,431,453	31,592,329	26,124,285	87,377,919	27,925,820	50,475,554	13,311,753	3,827,878
Taxes, Licenses and Fees	2,182,670	13,193,388	8,320,180	914,425	21,572,866	4,823,360	24,445,463	5,491,564	13,494,667	2,211,797	884,320
Underwriting Gain or Loss	7,969,009	(14,822,152)	(59,851,209)	(15,634,207)	(58,623,708)	(89,645,612)	(218,671,108)	(115,182,500)	(39,049,845)	(3,117,997)	(12,688,235)
Policyholder Dividend	304,849	1,815,393	1,062,334	103,549	29,227,655	416,309	7,026,919	345,073	3,565,046	143,467	(11,522)
Net Investment Gain or Loss and Other Income Gain or Loss	4,164,710	29,606,671	47,018,743	10,865,882	81,121,301	39,090,247	80,924,102	28,421,610	14,538,594	5,794,958	6,811,520
Net Income After Dividends to Policyholder but Before Federal Income Tax	11,828,870	12,969,126	(13,894,800)	(4,871,874)	(6,729,562)	(50,971,674)	(144,773,925)	(87,105,963)	(28,076,297)	2,533,494	(5,865,193)
Percentage of Total Market for Insurers Reporting Above Experience	94%	91%	81%	99%	82%	76%	90%	81%	90%	84%	83%

NOTE: The above experience does not represent the total for all insurance companies writing in Florida since F.S. 627.915 requires reporting of this information only for those insurers writing at least .5% of the Florida market.

FLORIDA INSURANCE INDUSTRY MARKET CONDUCT

CONSUMER COMPLAINTS BY TYPE OF INSURANCE—1982

Type of Insurance	Number of Complaints
Auto Private	14,810
Auto Commercial	360
FJUA	59
Motorcycle	186
Auto B.I.	4,365
Auto P.D.	7,024
Auto Med Pay	1,196
Auto PIP	6,016
Auto U.M.	1,397
Auto Collision	4,105
Auto Comp.	2,747
Other	2,001
Subtotal	15,415
Fire & E.C.	375
Homeowner	2,586
Farm-Ranch Owner	14
Mobile Home	364
Mobile Homeowner	368
Commercial Multiperil	451
Other	276
Subtotal	4,434
Workers' Comp.	341
General Liability	471
Fidelity & Surety/Theft	899
Inland Marine	132
Ocean Marine	102
Title Insurance	55
Bailbonds	168
Other	581
Subtotal	2,749
Individual Life	4,876
Group Life	244
Credit Life	269
Annuity	393
Other	103
Subtotal	5,885
Individual A&H	7,601
Disability Income	404
Medicare Supplement	7,607
Credit A&H	271
Group A&H	4,674
Other	608
Subtotal	21,165
TOTAL	49,648

CONSUMER COMPLAINTS BY TYPE OF COMPLAINT

Type of Complaint	Number of Complaints
UNDERWRITING	
Rating/Premium	4,257
Refusal to Insure	537
Cancel/Non-Renew	2,640
Underwriting Delay	448
Other	1,138
MARKETING AND SALES	
Misleading Ad	59
Misrepresentation	251
Twisting	15
Handling by Agent	970
Life Replacement	123
Other	1,072
CLAIMS HANDLING	
Unsatisfactory Settlement	5,558
Denial of Claim	6,162
Post Claim Underwriting	256
Claim Handling Delay	9,416
Co-ordination of Benefits	160
Other	1,811
POLICYHOLDER SERVICE	
Ten Day Free Look (A&H)	604
Premium Notice or Billing	509
Lack of Company Response	2,193
Return Premium	4,043
Other	7,426
TOTAL	49,648

These statistics were obtained from the Department's documented files and do not include non-file consumer requests.

3/12/84 S1760-1
errata

ERRATA

As a result of production errors which were not discovered until after the Report of the Department of Insurance of the State of Florida for the Fiscal Year Ending June 30, 1983, had been printed and bound, the following corrections are hereby made:

On Page 22 under the heading "Insurance Department Service Office Operations", delete the Lakeland Service Office, which is no longer in existence.

On Pages 138-364, the sixth columnar heading that now reads "Income Losses to Premiums Earned" should read "Incurred Losses to Premiums Earned".

The attached chart entitled "Market Structure, Market Share of Top 10 Companies and/or Groups by Line Property/Casualty" replaces the chart on Pages 389-392 which is in error.

The attached chart entitled "Market Structure, All Fire, Casualty, Surety and Title Insurance, Market Share of the Ten Largest Insurers and Insurer Groups Based on Written Premiums" replaces the chart on page 395 which is in error.

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

FIRE

	FIRE	Market Share
1.	Arkwright-Boston Group	.079
2.	Travelers Group	.046
3.	Allendale Group	.044
4.	Independent Life and Accident Group	.040
5.	Auto Owners Group	.037
6.	St. Paul Group	.035
7.	Florida Farm Bureau Group	.034
8.	Hartford Fire and Casualty Group	.032
9.	South Carolina Insurance Group	.032
10.	U.S. Fidelity and Guaranty Company	.030
	Totals	.409

ALLIED LINES

1.	Travelers Group	.067
2.	St. Paul Group	.059
3.	Aetna Life and Casualty Group	.052
4.	Allstate Group	.045
5.	South Carolina Insurance Group	.038
6.	U.S. Fidelity and Guaranty Company	.036
7.	Connecticut Mutual Group	.031
8.	State Farm Illinois Group	.029
9.	Independent Life and Accident Group	.029
10.	Firemans Fund Group	.027
	Totals	.412

FARMOWNERS MULTIPLE PERIL

1.	Florida Farm Bureau Group	.621
2.	INA Group	.141
3.	Cotton States Group	.138
4.	Old Republic Group	.047
5.	Travelers Group	.017
6.	Nationwide Corporation Group	.016
7.	Continental Corporation Group	.005
8.	National Fire and Indemnity Exchange Company	.003
9.	Farmers Reliance Insurance Co. of New Jersey	.003
10.	Hartford Fire and Casualty Group	.002
	Totals	.993

HOMEOWNERS MULTIPLE PERIL

1.	State Farm Illinois Group	.223
2.	Allstate Insurance Group	.120
3.	Travelers Group	.041
4.	Nationwide Corporation Group	.035
5.	Aetna Life and Casualty Group	.030
6.	Ohio Casualty Group	.030
7.	Continental Corporation Group	.029
8.	South Carolina Insurance Group	.022
9.	USAA Group	.022
10.	Florida Farm Bureau Group	.022
	Totals	.574

COMMERCIAL MULTIPLE PERIL

1.	State Farm Illinois Group	.087
2.	Aetna Life and Casualty Group	.064
3.	Connecticut Mutual Group	.046
4.	INA Group	.045
5.	Firemans Fund Group	.041
6.	Hartford Fire and Casualty Group	.040
7.	American International Group	.039
8.	Continental Corporation Group	.035
9.	CNA Insurance Group	.024
10.	Lumbermens Mutual Insurance Company Group	.024
	Totals	.445

OCEAN MARINE

	OCEAN MARINE	Market Share
1.	Ennia General Insurance Co. (U.S. Branch)	.165
2.	INA Group	.119
3.	Continental Corporation Group	.086
4.	Connecticut Mutual Group	.067
5.	Employers Insurance of Wausau Group	.055
6.	American International Group	.048
7.	Travelers Group	.042
8.	Chubb and Son, Inc., Group	.041
9.	Reliance Group	.030
10.	Crum and Forster Insurance Cos. Group	.029
	Totals	.683

INLAND MARINE

1.	State Farm Illinois Group	.068
2.	Allendale Insurance Group	.046
3.	Allstate Insurance Group	.040
4.	American Bankers Insurance Co. of Florida	.040
5.	Dependable Insurance Company, Inc.	.036
6.	American International Group	.035
7.	Arkwright-Boston Group	.032
8.	St. Paul Companies Group	.030
9.	Travelers Group	.029
10.	Chubb and Son, Inc., Group	.029
	Totals	.386

MEDICAL MALPRACTICE

1.	Florida Physicians' Insurance Reciprocal	.540
2.	St. Paul Companies Group	.290
3.	CNA Insurance Group	.062
4.	Chubb and Son, Inc., Group	.028
5.	Chicago Insurance Company	.018
6.	INA Group	.016
7.	Hartford Group	.012
8.	Ranger Insurance Company	.011
9.	Integrity Insurance Company	.004
10.	U.S. Fidelity and Guaranty Company	.003
	Totals	.984

EARTHQUAKE

1.	Aetna Life and Casualty Group	.527
2.	St. Paul Companies Group	.121
3.	Connecticut Mutual Group	.111
4.	Allstate Insurance Group	.065
5.	Fidelity & Deposit Co. of Maryland	.051
6.	Travelers Group	.027
7.	USAA Group	.026
8.	Drum Corporation Group	.021
9.	Firemans Fund Group	.011
10.	Nationwide Corporation Group	.010
	Totals	.971

GROUP ACCIDENT AND HEALTH

1.	Allstate Insurance Group	.248
2.	Hartford Fire and Casualty Group	.177
3.	Colonial Penn Group	.151
4.	CNA Insurance Group	.083
5.	Kemper Insurance Company Group	.045
6.	Federated Mutual Insurance Company	.038
7.	Travelers Group	.034
8.	Continental Corporation Group	.022
9.	Sentry Insurance Group	.020
10.	Delta Service Plans Insurance Company	.019
	Totals	.837

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

CREDIT A&H (GROUP & INDIV.)

	Market Share
1. Drum Corporation Group	.940
2. State Farm Illinois Group	.032
3. Government Employees Group	.001
4. CNA Insurance Group	.000
5. Yosemite Insurance Company	.000
Totals	.973

COLLECTIVELY RENEWABLE A&H

	Market Share
1. CNA Insurance Group	.578
2. Continental Corporation Group	.115
3. Imperial Casualty & Indemnity Company	.100
4. Hartford Group	.099
5. Liberty Mutual Group	.061
6. Germantown Insurance Company	.021
7. Nationwide Corporation Group	.013
8. John Deere Insurance Company	.002
9. U.S. Fidelity and Guaranty Company	.000
Totals	.989

NON-CANCELLABLE A&H

	Market Share
1. United Equitable Insurance Company	.444
2. Massachusetts Casualty Insurance Company	.381
3. U.S. Fidelity and Guaranty Company	.129
4. CNA Insurance Group	.015
5. Armco Insurance, Inc., Group	.013
6. Health Insurance of Vermont, Inc.	.010
7. MacArthur Group	.004
8. Nationwide Corporation Group	.002
9. American Integrity Insurance Company	.002
10. Liberty Mutual Group	.000
Totals	1.000

GUARANTEED RENEWABLE A&H

	Market Share
1. Physicians Mutual Insurance Company	.305
2. Kemper Insurance Company	.165
3. Nationwide Corporation Group	.123
4. MacArthur Group	.110
5. Lincoln National Group	.108
6. Armco Insurance, Inc., Group	.023
7. United Equitable Insurance Company	.022
8. Commercial Travelers Mutual Insurance Co.	.018
9. Imperial Casualty & Indemnity Company	.016
10. State Farm Illinois Group	.016
Totals	.906

NON-RENEWABLE STATED RSNS. A&H

	Market Share
1. CNA Insurance Group	.435
2. Mutual Protective Insurance Company	.233
3. State Farm Illinois Group	.167
4. Nationwide Corporation Group	.013
5. Hartford Fire & Casualty Group	.000
6. National Bonding & Accident Insurance Co.	.000
7. American Mutual Liability Group	.000
Totals	.848

OTHER ACCIDENT ONLY

	Market Share
1. Omaha Indemnity Company	.211
2. St. Paul Companies Group	.154
3. Germantown Insurance Company	.135
4. Kemper Insurance Company Group	.127
5. American International Group	.087
6. Republic Financial Services Group	.075
7. CNA Insurance Group	.052
8. Nationwide Corporation Group	.034
9. Union Indemnity Ins. Co. of New York	.033
10. Continental Corporation Group	.021
Totals	.928

ALL OTHER A&H

	Market Share
1. State Farm Illinois Group	.736
2. Kemper Insurance Company Group	.169
3. Commercial Travelers Mutual Ins. Co.	.015
4. CNA Insurance Group	.014
5. Omaha Indemnity Company	.011
6. Lincoln National Group	.009
7. Ohio Casualty Group	.008
8. Crum & Forster Insurance Group	.006
9. Nationwide Corporation Group	.006
10. Liberty Mutual Group	.005
Totals	.979

WORKERS COMPENSATION

	Market Share
1. Travelers Group	.072
2. Liberty Mutual Group	.071
3. Aetna Life & Casualty Group	.047
4. INA Group	.045
5. Selected Risks Group	.042
6. Zurich-American Insurance Companies Group	.037
7. Kemper Insurance Company Group	.037
8. American International Group	.034
9. Florida Farm Bureau Group	.030
10. U.S. Fidelity & Guaranty Company	.029
Totals	.446

OTHER LIABILITY

	Market Share
1. American International Group	.062
2. Crum & Forster Insurance Group	.049
3. Travelers Group	.048
4. Aetna Life & Casualty Group	.042
5. INA Group	.039
6. U.S. Fidelity & Guaranty Company	.038
7. Hartford Fire & Casualty Group	.036
8. Virginia Surety Company, Inc.	.035
9. CNA Insurance Group	.032
10. St. Paul Companies Group	.032
Totals	.413

PRIV. PASS. AUTO NO-FAULT (PIP)

	Market Share
1. State Farm Illinois Group	.239
2. Allstate Insurance Group	.131
3. Nationwide Corporation Group	.051
4. Government Employees Group	.044
5. American Financial Corporation Group	.037
6. Progressive Group	.025
7. USAA Group	.025
8. Prudential of America Group	.025
9. Colonial Penn Group	.022
10. Travelers Group	.021
Totals	.622

OTHER PRIV. PASS. AUTO-LIAB.

	Market Share
1. State Farm Illinois Group	.229
2. Allstate Insurance Companies Group	.143
3. USAA Group	.044
4. Nationwide Corporation Group	.043
5. Government Employees Group	.039
6. Colonial Penn Group	.038
7. American Financial Corporation Group	.027
8. Travelers Group	.024
9. Prudential of America Group	.023
10. Florida Farm Bureau Group	.021
Totals	.631

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

COMM. AUTO NO-FAULT (PIP)	Market Share
1. INA Group	.077
2. Union Indemnity Ins. Co. of New York	.055
3. Travelers Group	.050
4. Horizon Insurance Company	.047
5. Auto Owners Group	.041
6. U.S. Fidelity & Guaranty Company	.037
7. State Farm Illinois Group	.035
8. Cotton States Group	.033
9. Aetna Life & Casualty Group	.032
10. American International Group	.030
Totals	.437

OTHER COMM. AUTO LIABILITY	
1. Travelers Group	.051
2. INA Group	.047
3. American International Group	.046
4. Liberty Mutual Group	.043
5. U.S. Fidelity & Guaranty Company	.042
6. Hartford Fire & Casualty Group	.037
7. American Financial Corporation Group	.033
8. Aetna Life & Casualty Group	.032
9. Florida Farm Bureau Group	.027
10. Canal Insurance Company	.026
Totals	.383

PRIV. PASSGR. AUTO PHYS. DAM.	
1. State Farm Illinois Group	.232
2. Allstate Insurance Group	.150
3. Nationwide Corporation Group	.040
4. Government Employees Group	.036
5. USAA Group	.036
6. Colonial Penn Group	.027
7. American Financial Corporation Group	.024
8. Travelers Group	.022
9. Progressive Group	.022
10. Prudential Group	.021
Totals	.610

COMM. AUTO PHYSICAL DAMAGE	
1. Motors Insurance Corporation Group	.120
2. U.S. Fidelity & Guaranty Company	.042
3. INA Group	.035
4. Auto Owners Group	.034
5. Travelers Group	.032
6. Aetna Life & Casualty Group	.029
7. Liberty Mutual Group	.028
8. Florida Farm Bureau Group	.027
9. American General Group	.027
10 Lincoln National Group	.023
Totals	.397

AIRCRAFT (ALL PERILS)	
1. Chubb and Son, Inc., Group	.113
2. Connecticut Mutual Group	.109
3. Americas Insurance Company	.100
4. Avemco Insurance Company	.090
5. National Aviation Group	.065
6. American International Group	.061
7. Crum & Forster Insurance Group	.058
8. Hartford Fire & Casualty Group	.039
9. Imperial Casualty & Indemnity Company	.039
10. Firemans Fund Group	.037
Totals	.710

FIDELITY	Market Share
1. Chubb & Son, Inc., Group	.204
2. Fidelity & Deposit Co. of Maryland	.087
3. Aetna Life and Casualty Group	.084
4. Cumis Insurance Society, Inc.	.071
5. Employers Ins. of Wausau Group	.059
6. St. Paul Companies Group	.051
7. Crum & Forster Insurance Group	.045
8. Reliance Group	.044
9. American International Group	.039
10. U.S. Fidelity & Guaranty Company	.036
Totals	.721

SURETY	
1. Firemans Fund Group	.082
2. MGIC Investment Corporation Group	.082
3. U.S. Fidelity & Guaranty Company	.079
4. Aetna Life and Casualty Group	.074
5. Fidelity & Deposit Company of Maryland	.068
6. Southland Insurance Company	.056
7. Home Insurance Group	.039
8. Chubb and Son, Inc., Group	.038
9. CNA Insurance Group	.036
10. INA Group	.035
Totals	.589

BAIL BONDS	
1. Accredited Surety & Casualty Co., Inc.	.689
2. Bankers Insurance Company	.180
3. Dependable Insurance Company, Inc.	.119
4. Firemans Fund Group	.000
5. John Deere Insurance Company	.000
Totals	.988

GLASS	
1. Massachusetts Plate Glass Insurance Company	.163
2. Travelers Group	.127
3. St. Paul Companies Group	.068
4. Aetna Life & Casualty Group	.055
5. Firemans Fund Group	.048
6. Reliance Group	.040
7. U.S. Fidelity & Guaranty Company	.036
8. Sentry Insurance Group	.035
9. Zurich-American Insurance Companies Group	.034
10. Lynn Group	.032
Totals	.639

BURGLARY AND THEFT	
1. Chubb and Son, Inc., Group	.218
2. Fidelity & Deposit Company of Maryland	.103
3. Aetna Life and Casualty Group	.093
4. Travelers Group	.055
5. Reliance Group	.048
6. U.S. Fidelity & Guaranty Company	.042
7. St. Paul Companies Group	.040
8. INA Group	.035
9. Hartford Fire & Casualty Group	.034
10. Lynn Group	.031
Totals	.700

MARKET STRUCTURE

MARKET SHARE OF TOP 10 COMPANIES AND/OR GROUPS BY LINE PROPERTY/CASUALTY

BOILER AND MACHINERY

		Market Share
1.	Arkwright-Boston Group	.323
2.	Hartford Steam Boiler Inspection & Ins. Co.	.193
3.	Allendale Insurance Group	.076
4.	Kemper Insurance Company Group	.061
5.	Zurich-American Insurance Companies Group	.055
6.	Home Insurance Group	.035
7.	Travelers Group	.031
8.	Chubb and Son, Inc., Group	.031
9.	Protection Mutual Insurance Company	.029
10.	Commercial Union Group	.024
	Totals	.860

CREDIT

		Market Share
1.	United Guar. Residential Ins. Co. of N.C.	.242
2.	Old Republic Group	.181
3.	Gulf Insurance Group	.179
4.	American General Group	.087
5.	Gulf and Western Group	.059
6.	Allstate Insurance Group	.040
7.	Progressive Group	.038
8.	MGIC Investment Corporation Group	.030
9.	Continental Corporation Group	.020
10.	Chubb and Son, Inc., Group	.018
	Totals	.818

TITLE

		Market Share
1.	Lincoln National Group	.171
2.	Continental Group	.117
3.	Lawyers Title Guaranty Group	.107
4.	St. Paul Companies Group	.086
5.	Title & Trust Company of Florida	.081
6.	Safeco Group	.071
7.	Continental Corporation Group	.069
8.	TICOR Title Insurance Company	.066
9.	Reliance Group	.058
10.	Old Republic Group	.053
	Totals	.879

LIVESTOCK

		Market Share
1.	Bankers Insurance Company	.448
2.	American Live Stock Insurance Company	.286
3.	General Ins. Co. of Trieste & Venice (U.S. Br.)	.085
4.	Centaur Insurance Company	.043
5.	Interfinancial Inc. Group	.004
6.	Republic Financial Services	.000
	Totals	.866

INDUSTRIAL FIRE

		Market Share
1.	Independent Life & Accident Group	.696
2.	McMillen Group	.202
3.	U.S. Fidelity & Guaranty Company	.035
4.	Liberty National Fire Insurance Company	.023
5.	American Financial Corporation Group	.002
	Totals	.958

MORTGAGE GUARANTY

		Market Share
1.	MGIC Investment Corporation Group	.370
2.	Greyhound Corporation Group	.181
3.	TICOR Mortgage Insurance Company	.105
4.	RMIC Corporation Group	.070
5.	Allstate Insurance Group	.069
6.	Continental Group	.050
7.	AMIC Group	.046
8.	Home Guaranty Insurance Corporation	.013
9.	General Electric Group	.006
10.	Gulf Insurance Group	.004
	Totals	.916

INDUSTRIAL EXTENDED COVERAGE

		Market Share
1.	Independent Life & Accident Group	.559
2.	McMillen Group	.396
3.	U.S. Fidelity & Guaranty Company	.044
4.	American Financial Corporation Group	.001
	Totals	1.000

MOBILE HOME MULTIPLE PERIL

		Market Share
1.	Drum Corporation Group	.300
2.	Dependable Insurance Company, Inc.	.182
3.	Summit Home Insurance Company	.153
4.	Nationwide Corporation Group	.054
5.	Protective Indemnity Ins. Co. of Fla., Inc.	.052
6.	Selected Risks Group	.050
7.	Florida Farm Bureau Group	.049
8.	General Electric Group	.045
9.	Fortune Insurance Company	.037
10.	Gulf and Western Group	.016
	Totals	.938

MOBILE HOME PHYSICAL DAMAGE

		Market Share
1.	Foremost Corporation America Group	.416
2.	Allstate Insurance Group	.253
3.	Midland-Guardian Group	.170
4.	Integrity Insurance Company	.075
5.	Drum Corporation Group	.040
6.	American Plan Group	.029
7.	Northland Companies Group	.009
8.	National American Group	.004
9.	Gulf and Western Group	.002
10.	State Automobile Mutual Group	.001
	Totals	.999

CROP HAIL

		Market Share
1.	Connecticut Mutual Group	.026
2.	Old Republic Group	.000
	Totals	.026

MARKET STRUCTURE

All Fire, Casualty, Surety and Title Insurance Market Share of the Ten Largest Insurers and Insurer Groups Based on Written Premiums

LINE OF BUSINESS	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Incurred Losses to Premiums Earned	Paid Losses to Premiums	Market Share
Fire	$ 33,703,536	$ 14,178,750	$ 6,117,007	$ 6,164,941	.435	.431	.409
Allied Lines	21,196,699	9,106,724	3,569,565	3,443,093	.378	.392	.412
Farmowners Multiple Peril	6,552,477	6,121,171	4,365,179	4,531,479	.740	.713	.993
Homeowners Multiple Peril	292,276,351	57,859,095	38,939,695	42,561,493	.736	.673	.574
Commercial Multiple Peril	159,772,612	41,689,011	25,712,808	27,380,493	.657	.617	.445
Ocean Marine	36,139,760	22,329,564	11,537,390	26,751,180	1.198	.517	.683
Inland Marine	50,548,941	25,238,005	13,018,305	12,690,713	.503	.516	.386
Medical Malpractice	67,209,015	44,637,924	35,400,394	39,746,088	.890	.793	.984
Earthquake	429,463	281,823	0	2,590	.009	.000	.971
Group Accident and Health	51,801,880	36,941,099	32,719,439	33,592,294	.909	.886	.837
Credit Accident and Health (Group and Individual)	1,497,258	1,651,635	905,264	677,061	.410	.548	.973
Collectively Renewable Accident and Health	3,167,351	1,310,715	891,322	1,024,253	.781	.680	.989
Non-Cancellable Accident and Health	1,432,994	1,431,693	515,731	592,822	.414	.360	1.000
Guaranteed Renewable Accident and Health	19,008,777	14,866,795	9,100,347	11,421,736	.768	.612	.906
Non-Renewable Stated Reasons Accident and Health	3,778,540	3,600,180	2,193,644	2,213,427	.615	.609	.848
Other Accident Only	1,797,902	1,275,205	806,458	717,853	.563	.632	.928
All Other Accident and Health	12,351,826	9,348,932	5,982,306	6,810,642	.728	.640	.979
Workers Compensation	224,627,456	100,631,202	59,754,578	81,964,204	.815	.594	.446
Other Liability	101,312,585	22,093,134	9,610,267	12,144,799	.550	.435	.413
Private Passenger Auto No-Fault (Personal Injury Protection)	131,922,097	61,279,234	45,627,355	38,564,542	.629	.745	.622
Other Private Passenger Auto-Liability	569,431,574	229,954,638	171,345,822	207,324,320	.902	.745	.631
Commercial Auto No-Fault (Personal Injury Protection)	7,997,497	4,028,505	884,174	1,301,563	.323	.219	.437
Other Commercial Auto Liability	85,120,817	29,166,512	33,719,229	37,604,644	1.289	1.156	.383
Private Passenger Auto Physical Damage	367,865,547	172,417,402	121,922,554	120,526,630	.699	.707	.610
Commercial Auto Physical Damage	39,628,877	13,937,782	8,356,291	8,434,184	.605	.600	.397
Aircraft (All Perils)	16,930,905	10,527,170	7,063,331	3,726,265	.354	.671	.710
Fidelity	11,640,148	8,562,909	7,363,718	5,655,362	.660	.860	.721
Surety	40,240,310	11,997,067	2,158,139	2,094,702	.175	.180	.589
Bail Bonds	11,732,011	11,812,338	757,724	757,762	.064	.064	.988
Glass	510,592	248,459	79,389	77,810	.313	.320	.639
Burglary and Theft	3,458,662	2,548,043	733,898	1,394,118	.547	.283	.700
Boiler and Machinery	13,321,769	7,511,500	5,386,330	3,809,562	.507	.717	.860
Credit	4,004,266	4,363,517	1,267,559	1,777,452	.407	.290	.818
Title	58,356,809	38,240,927	2,586,401	2,649,879	.069	.068	.879
Livestock	3,271,379	2,823,213	1,649,613	2,410,778	.854	.584	.866
Industrial Fire	4,135,758	4,283,177	1,445,946	1,448,291	.338	.338	.958
Mortgage Guaranty	22,476,257	13,426,150	2,848,300	7,827,193	.583	.212	.916
Industrial Extended Coverage	1,023,063	932,714	334,259	338,281	.363	.358	1.000
Mobile Home Multiple Peril	29,415,289	29,179,040	13,990,132	13,630,393	.467	.479	.938
Mobile Home Physical Damage	34,724,717	30,551,054	12,585,646	12,903,968	.422	.412	.999
Crop Hail	28,436	28,436	35,270	27,509	.967	1.240	.026
Totals	$2,545,842,203	$1,102,412,444	$ 703,280,779	$ 788,716,369	.715	.638	

NOTE: The above data cannot be used to measure profitability since they do not include loss adjustment or any other insurer expenses.